INDEX TO

THE SPECTATOR

10655

AN AMERICAN WEEKLY REVIEW OF INSURANCE.

VOLUMES LXXVIII AND LXXIX

1907

INDEX TO VOLUME LXXVIII.

A

ACCIDENT Adjustment Corporation, 229
Accident Insurance Manual, 238
Accidents, Railroad, 107
Accidents, So-Called, 325
"Accountancy of Investment, The," Sprague, 87
Acknowledgments, 48, 144, 263, 280, 308, 345
Acme Industrial, Sick and Life Benefit Association, Louisiana, 163
Actuarial Society of America, 211
Adams and Boyle Fire Insurance Company, Little Rock, Ark., 163, 170, 187
Adirondack Fire Insurance Company, New York, N. Y., 79
"Adjuster's Manual, The. Dr. C. H. Harbaugh, 10 62, 133, 186, 229
Adjustment of Fire Losses, 184
Advertising in THE SPECTATOR, 95
Ætna Accident and Liability Company, Connecticut, 293
Ætna Indemnity Company, 267
Ætna Insurance Company, Hartford, Conn., 47, 49 250, 251
Ætna Life Insurance Company, 89, 225, 267, 268, 280
Ætna Life Ins. Company vs. O'Shaughnessy, 8, 9
Agencies in Baltimore, Change in, 222
Agents, Necessary in Life Insurance, 167
Agents, Sub-Agents, and Brokers, Authority of, 227
Alabama, Legislation, 44, 58, 85, 128, 132, 142, 162, 263
Albany Items, 69, 86, 97, 160, 173, 179, 202, 210, 222, 235 239, 250, 254, 265, 303, 306, 312, 318, 332, 339
Amalgamations in England, 223
American Accident Insurance Company, Cleveland, 204, 258
American Association of Medical Examiners, 263
American Assurance Company, Philadelphia, 209
American Bar Association, 239
American Birth Insurance Company, 209, 224
American Casualty, Tacoma, Wash., 293
American Central Ins. Co., St. Louis, Mo., 51
American Central Life, Indianapolis, Examination, 179, 204, 226
American Credit Indemnity Company, Progress, 217
American Fidelity Company, 206, 229
American Fire and Marine Insurance Company, Minneapolis, Minn., 105
American Fire Insurance Company, Boston, 200
American Fire Insurance Company, Newark, N. J., Arthur E. Larter Elected President, 56, 250
American Fire Ins. Co., Philadelphia, 264, 267
American Guild, Richmond, Va., 204, 262, 333
American Ins. Co., Boston, Mass., 92, 105, 206
American Life and Accident Insurance Company, 262
American Life and Indemnity Association, Emporia, Va., 179
American Life Ins. Co., Chicago, Ill., 70, 87
American Mutual Life, Chicago, Ill., 174
American Mutual Life, Elkhart, Ind., 204
American National Fire Insurance Company, Rock Island, Ill., 163, 320
American National Ins. Co., Galveston, Tex., 90
American National Life, Detroit, 204, 226
American National Life Insurance Company, Lynchburg, Va., 87, 179, 204
American Pneumatic Service Co., Boston, Mass., 217
American Railway Ins. Co., Rochester, N. Y., 38
American Real Estate Company, New York, N. Y., 80
American Surety Company, New York, 36
American Temperance Life Association, New York, Examination of, 311
American Underwriters Fire Insurance Company, Monroe County, New York, 169, 187
Americana, Scientific American, 125
Ames Bill, Reference in President Roosevelt's Message, 53
Anchor Life Ins. Co., Indianapolis, 204, 255, 288, 339
Ancient Order of United Workmen, 204, 205, 212, 256
Anti-Compact Bill in New York Legislature, 67, 108 221, 233, 238, 249, 301
Anti-Compact Bill in Pennsylvania, 222, 242
Anti-Compact Law, in Arkansas—
  Bill to Amend, 68
  Argument for Bill, 122
  Repeal, 242, 259
Anti-Compact Law in Missouri, 276
Anti-Trust Law in Arkansas, 139
Argument for Insurance, a Good, 342
Argus Insurance Chart, 216
Arizona Legislation, 85, 112, 216, 242
Arkansas Legislation, 112, 128, 132, 139, 156, 162, 178 185, 212, 219, 242, 257
Arkansas Life Underwriters Association, 155
Arkansas, Reentry of Fire Companies, 220, 233, 251
Arkansas, Suits Filed Under Anti-Compact Law, 201
Arlington Company vs. Empire City Fire Ins. Co., 58
Armstrong Committee, The Crime of, 44
Armstrong Committee, Injury Inflicted by, 283
Armstrong Laws, Effect of, 138
Armstrong Laws, Bills to Amend, 216
Armstrong vs. Kelsey, 198
Armstrong, R. B., Resignation of, 186
Arson, Decision Regarding, 221
Assessment Insurance Laws Opposed in Massachusetts, 178
Association of Life Insurance Presidents, 6. 41, 67 86, 138
Assurance Company of America, Retirement from Fire Field, 97, 98, 161
Athens Mutual Fire, Athens, Ga., 277
Atlanta Birmingham Fire Insurance Company, Petition Filed to Remove Receiver, 58, 201, 230
Atlanta Home, Atlanta, Ga., 182
Atlantic Casualty Company, Philadelphia, Organization and Officers, 174
Atlantic Horse Ins. Co., Rhode Island, 229
Atlas, Des Moines, 201
Augusta Mutual Plate Glass Insurance Company, Maine, 89, 205, 234
Austin Fire Ins. Co., Dallas, Tex., 250
Austin Fire Ins. Co., to Enter Northern States, 328
Austrian Phœnix Insurance Company, 38, 51, 163
Authority of Agents, Decision, 169
Automobile Accidents, 9
Automobile Liability Insurance, 205, 210, 221, 223, 343
Automobile Liability, New Policy, 256
Automobile Mutual Insurance Company of America, Providence, R. I., 88, 106

B

BALKAN National Assurance Society, Sofia, Bulgaria, 51
Baltimore Life, 236
Baltimore Life Underwriters Association, 115
Bank Burglary Manual, New, 133
Bank Depositors Insurance Company, Baltimore, 258
Bank Deposits, Insurance of, 9
Bankers and Merchants Mutual Fire Relief Association, Forest Grove, Oregon, 218
Bankers Life Association of Des Moines, 36
Bankers Life Insurance Company, Lincoln, Neb., 78
Bankers Life Insurance Company, New York, N. Y., 94, 124, 234
Bankers Mutual Casualty Co., Des Moines, Ia., 89
Bankers National Accident Association, Monmouth, Ill., 257
Bankers Reserve Life Association of Freeport, Ill., 179, 226
Bankers Reserve Life Company, Omaha, Neb., 63, 230
Bankers Surety Company, Cleveland, Ohio, 10, 21, 62 88, 217
Bartow, Charles S., Resignation of, 131
Bay State Casualty Company, Boston, 176
Ben Franklin, Allegheny, 223
Benefits Under Accident Policies, 1907, 175
Berkshire Life, 269
"Best's Insurance News" Criticised, 291
Best's Special Report of the San Francisco Losses and Settlements, Inaccurate, 259, 265, 291
Bill to Prohibit Publication of Life and Fire Companies' Reports, 68
Blagden & Stillman, Dissolution of, 28
Bloomington Mutual Fire Insurance Company, Bloomington, Ill., 105
Board of Fire Underwriters, Boston, 27, 130
Board of Underwriters, Meeting to Elect a Treasurer, 96
Board of Underwriters of New York, Regular Meeting, 27
Boiler Inspection Bill, 202
Bond and Mortgage Guarantee Company, Philadelphia., Pa., 59
Bonding Company Not Liable, 266
Book of Fire Insurance Policy Forms, C. A. Rutherford, 74
Book Values of Fire Insurance Companies' Stocks, 84
Boston Board of Fire Underwriters, 159, 250, 264
Boston Insurance Company, 221
Boston Life Underwriters Association, 30, 93, 208
Boston Lloyds, Boston, 50
Boston Mutual Life Insurance Company, 149
Boston Protective Department, Extract from Annual Report, 159
Bostwick, Assistant Secretary, Retires from Provident Savings, 173
Bourne's Insurance Directory, 341
British America Assurance Company, Toronto, Canada, 23
British-American, New York, 266
British Crown Assurance Corporation, Ltd., 223
British Security Insurance Company, Ltd., 223
Brooklyn, Fire Premiums, 112
Buffalo Commercial, 239
Buffalo German Fire Insurance Company, President Eggert Retires, 98
Buffalo Life Underwriters Association, 261
Building Code, Effect on Construction, 178
Building Code, Revision, 249
Burlington Mutual Fire Ins. Co., Burlington, Vt., 238
Burnham, Fred. A.—
  Special Jury for, 234, 260
  Resignation Demanded, 278
  Resignation, 283
Burnham, Geo., Jr.—
  Disbarred, 209
  Wrongfully Convicted, 307, 311
  Restored to the Bar, 330
Burrows, Marsh & McLennan, Daniel W. Burrows Retires, 83
Business Mens Life of Louisville, Ky., 156, 174
Business Mens Mutual Fire Insurance Company, Lansdale, Pa., 291, 346

C

CALIFORNIA Legislation, 58, 74, 85, 115, 132, 142 156, 162, 185, 214, 242
California, Table of Premiums and Losses in Miscellaneous Insurance, 165
California Fire Insurance Company, San Francisco, 201, 206
California Ins. Company, San Francisco, Cal., 267
Canada Life, Withdrawal of, 147
Canadian Fire Underwriters Association, 252
Canadian Life Insurance Report to Parliament, 126
Canvassing, The Art of, 262
Capital Fire Insurance Company, Concord, N. H., 51
Carolina Mutual Life, Anderson, S. C., 255
Casey Bill, in Pennsylvania, Effects of, 325
Capital Life, Indiana, 313
Casualty and Miscellaneos Companies and Associations Organized in 1906, 9
Casualty and Miscellaneous Insurance in 1906 (table), 117
Casualty and Miscellaneous Notes, 8, 21, 34, 48, 60, 75 88, 102, 133, 162, 186, 204, 205, 216, 228, 257, 266, 279 293, 308, 319, 334, 345
Casualty Company of America, 15, 49, 335
Casualty Insurance Transactions in 1906 (table), 175
Casualty Insurance Statements, 1906, Extracts, 48, 76 88
Celluloid, Limitation of Use of, 328
Central Accident Ins. Company, Pittsburg, 49, 76
Central Canada Manufacturers Mutual Ins. Co., 267
Central Insurance Company, 223
Central Life Ins. Company, Fort Scott, Kan., 211
Central Life Ins. Company of Illinois, Ottawa, 235
Ceneral Union Life, Indianapolis, 203, 262
Century Magazine, 279, 341
Chase, G. L., 305
Chauffeur's Fidelity Bond, 217
Chicago Board of Underwriters, 166, 213
Chicago Depository Bonds, 148
Chicago Life Underwriters Association, 17, 58, 93, 224
Chicago Plate Glass Underwriters Association, 243
Children Under Seven Years of Age, Bill to Prohibit Insurance of, 86
Christian Science and Life Insurance, 311
Church Treasurers, Bonding of, 133
Cincinnati Underwriters, 90
Citizens Fire Ins. Company, Charleston, W. Va., 206
Citizens Fire Ins. Co., Muskogee, I. T., 187, 206, 320
Citizens Life Assurance Co., Ltd., Sydney, N. S. W., 227
Citizens Trust and Guaranty Co., West Virginia, 258
Clark, Wm. B., Reception in Honor of, 47
Cleveland Association of Life Underwriters, 235
Cleveland Fire Insurance Company, 329
Cleveland, Grover, Brief Concerning Salaries of Officers, 211
Cleveland Life Ins. Company, Cleveland, Ohio, 70, 179
Cologne Reinsurance Company, Cologne, Germany, 51
Colonial Fidelity Company, New York, N. Y., 49
Colonial Fire Ins. Company, Hartford, Conn., 38, 320
Colonial Life Insurance Company, 44, 263
Colonial Mutual Disability Insurance Company, Waltham, Mass., 205
Colorado, Legislation, 34, 58, 85, 216
Colorado National Life Assurance Company, 43, 156
Columbia Accident, Lincoln, Neb., 206
Columbia Accident Insurance Company, Lincoln, Neb., Receiver Appointed, 345
Columbia Casualty Company, Pontiac, Mich., 320
Columbia, S. C., Fire Protection, 216
Columbian National Life Ins. Co., 66, 72, 124, 261
Commerce Insurance Company, Albany, N. Y., 51
Commercial Burglary and Plate Glass Insurance Company, Montreal, 229, 345
Commercial Fire Ins. Co., Des Moines, Ia., 243, 336
Commercial Life Ins. Company, Chicago, Ill., 86
Commercial National Fire Insurance Company, Denver, Col., 267
Commercial Travelers Association of New England, 224
Commercial Underwriters at Insurance Exchange, San Antonio, Tex., 336
Commercial Union Fire Insurance Company, London, and Union Assurance, 85
Common Sense View of Life Insurance, 256
Commonwealth Casualty Company, 12, 62, 243
Commonwealth Fire, Dallas, Tex., 275
Commonwealth Fire Insurance Company, Alliance with North British and Mercantile Ins. Co., 96
Commonwealth Fire Insurance Company, New York, N. Y., Annual Dividend of, 28
Commonwealth Insurance Company of New York, Annual Statement, 64
Commonwealth Life, Baltimore, Md., 339
Commonwealth Life Insurance Company, Fort Smith, Ark., 17, 226, 236
Companies and Agents, 62
Companies and Associations, Retired and Changed, in 1906, 8
Computation of Legal Values, G. B. Macauley, 87, 124
Computing Legal Reserves, D. P. Fackler, 31, 59
Concordia Fire Insurance Company, Milwaukee, Wis., 23, 242
Conflagration Hazard, 251
Connecticut, Fire Insurance in (table), 189

179883

Connecticut Legislation, 44, 111, 114, 133, 203, 211, 215 228, 257
Connecticut General Life, Examination, 211, 270
Connecticut Mutual, 270
Consolidated Casualty, Minneapolis, 335
Continental Casualty Company, Chicago, Ill., 80
Continental (Fire) Ins. Company, New York, 49, 223
Continental Fire Insurance Company, New Policy, 18
Continental Fire Insurance Company, Little Rock, Ark., Suspends Business, 163
Continental Insurance Company, New York, 88
Continental Life and Accident, Omaha, 203
Continental Life Insurance and Investment Company, Salt Lake City, 63, 212, 235
Contractors Mutual Liability Ins. Co., Boston, 253, 257
Cook County Fire Insurance, 182, 200
Co-operative Fire Insurance in New York, 140
Co-operative Life Assurance Society of Springfield, Mass., 43, 234
Corporation Commission of Virginia, 281
Corporation Surety, Advocated by Public Examiner Kerst of Minnesota, 88
Corporation Surety Preferred by Contractors, 158
Cosmopolitan Fire, New York, 200, 216
Cosmopolitan Relief Association, Philadelphia, 257
Credit Insurance, Address on, 204
Crown Mutual Fire Ins. Co., Somerset, Pa., 291, 346
Cure for the Blues, A, 342

D

DAILY Papers, Change of Attitude, 338
Daily Press, Attitude Toward Life Insurance, 122
Dakota Mutual Life, 174
Dargan, J. I.—
  Denies Allegations, 170
  Vindication of, 201
  Relieved, 216
Dawson, Miles M., Computing Legal Reserves, 59
Dean Schedule in Ohio, 329
Death Rate (table), 260
Decatur Life, Decatur, Ill., 203, 289
Decisions in Mutual Life Suits, 202
Delaware Legislation, 34, 44, 115, 147, 156, 185, 212, 267
Delaware Fire Ins. Company, Dover, Del., 46, 50
Delaware Ins. Company, Philadelphia, Pa., 22, 38, 160
Deposits, Special and General, of Surety Companies, 186
Detroit Conference, 186
Directors, to be Appointed by Chancellor in New Jersey, 219
Disability Insurance, A Symposium on, 35
Disasters of 1906, 14
Disasters on Railroads, 168
Discrimination, Bill Regarding, 179
Distillers Mutual Fire Insurance Company, Baltimore, Md., 243, 346
Distribution by States of Fire Insurance, etc., 292, 305
District of Columbia Legislation, 34
District of Columbia, Proposed Laws Governing Insurance, 53
Dividends, Annual and Deferred, 273, 325, 341
Dividends, Annual and Deferred, in 1906—
  Ætna Life, 268
  Berkshire Life, 269
  Columbian National, 324
  Connecticut General, 270
  Connecticut Mutual, 270
  Des Moines Life, 347
  Equitable, 271
  Illinois Life, 347
  John Hancock, 294
  Manhattan Life, 295
  Maryland Life, 296
  Massachusetts Mutual, 296
  Michigan Mutual, 322
  Mutual Benefit Life, 297
  New England Mutual, 321
  New York Life, 322
  Northwestern Mutual, 324
  Prudential, 348
  Security Mutual, 348
  State Life, 348
  State Mutual, 349
  Travelers, 349
  Union Central, 350
  Union Mutual, 350
Dorchester Mutual Fire Insurance Company, Election of Temporary President, 28
Dryden, United States Senator John F., Withdraws from Senatorial Contest, 68
Dryden, United States Senator John F., on Insurance Legislation, 225
Druggists Mutual Fire Ins. Co., Milwaukee, Wis., 206
Dubuque Fire and Marine Insurance Company, Sol. F. Weiser Elected Assistant Secretary, 29, 187
Duma, Effort to Insure the, 334
Dutchess Fire Ins. Co., Poughkeepsie, N. Y., 78

E

EAGLE Fire Company, New York, 4, 12, 46, 55
Eagle River Mutual Fire Ins. Co., Eagle River, Wis., 346
Earthquake Exemption Clause—
  Companies Threaten to Withdraw, 168
  President Evans of Continental Does Not Approve of an, 56
  Validity Upheld by Judge Hosmer, 15
  Decision Regarding, 169
Earthquake in San Francisco, Anniversary of, 207
Earthquake in San Francisco, Lessons of, 249
Earthquake Insurance, 82
Earthquake Rider in Canada, 170, 213
Earthquake Risks and California's Proposed Standard Policy, 39
Easter Holidays, 177
Eastern Bureau of Adjustments, 159
Eastern Canada Manufacturers Mutual Ins. Co., 267
Eastern Fire Ins. Company, Newport News, Va., 105
Eastern Fire Ins. Co., Newport News, Va., Officers, 163
Economy Fire Insurance Company, Chicago, Ill., 99
Economy Fire Ins. Company, Washington, D. C., 23
Economy in the Exchange, 168
Election in Mutual Life, Official Report of, 226
Election in Mutual Life, Report of Wm. H. Wootton, 236
Election Irregularities, Mutual and New York Life, 202
Election Irregularities, Mutual and New York Life, Investigation by District Attorney, 234
Electioneering by Agents, 299
Elections, Bill Controlling, 207
Elections, New York Life and Mutual Counting the Ballots, 171
Embezzlements, by Months, 10
Embezzlements in 1905-1906, 138
Empire Casualty Company, Brooklyn, N. Y., 227
Empire City Fire Ins. Company, New York, 20, 37
Empire Fire Ins. Co., Spokane, Wash., 304, 336
Empire State Surety, Capital Reduction, 174, 205, 217 229, 258
Employers Liability, the President on, 327
Employers Liability Act, Extension of, 16
Employers Liability Act Sustained, 163
Employers Liability Bill in Pennsylvania, 93, 210, 265
Employers Liability Bill in Connecticut, 203
Employers Liability Bill Increases Cost in California, 217
Employers Liability Bills, Opposition to, 171
Employers Liability Bill Passed in Pennsylvania, 224
Employers Liability Law, Governor Hanley of Indiana Suggests Broadening the, 88
Employers Liability Law, Pennsylvania, Substance of 334
Employers Liability Law, Effect of, 335
Employers Liability Assurance Corporation, 243
English Business of the Mutual Life, 333
Equitable Fire and Marine Insurance Company, Providence, R. I., 51
Equitable Life Assurance Society of New York, 86 171, 174, 178, 202, 253, 271
Equitable Life of Iowa, 235, 279
Equitable Mutual Fire Insurance Company, 267
Equity Fire Ins. Co., Toronto, Ont., Statement, 187
Equity Life Association, 179
Essex and Suffolk Equitable Ins. Society, 184
Europa Reinsurance Company, Berlin, 252
Excelsior Insurance Company, New York, 336
Excise Reinsurance Association, 187
Exhibit of Ten Largest Life Ins. Companies, 127
Expense and Death Rates Combined (table), 274
Expense Rate in Life Insurance, 247
Expense Rate in Life Insurance, Table, 248
Expense Recommendations of the Wisconsin Commission, Miles M. Dawson, 23

F

FACKLER, D. P., Computing Legal Reserves, 31 59, 71
Fackler, D. P., and the Wisconsin Committee Report, 42
Factory Insurance Association, 238
Fairchild, C. S., Arraigned, 253
Faribault Loan and Fire, Minnesota, 161, 163
Farmers and Citizens Live Stock Insurance Company, Tipton, Ind., 89
Farmers Mutual Ins. Association, Oklahoma, 267
Farmers Mutual Ins. Co., Nashville, Tenn., 267
Farmers Union Ins. Co., Yazoo City, Miss., 218, 242
Federal Casualty Company, Detroit, 187, 308
Federal Insurance Company of New Jersey, Retirement from Fire Insurance Field, 97, 98
Federal Lloyds, Chicago, Ill., Business of 1906, 163
Fidelity Fire Insurance Company, New York, 223
Fidelity Funding Company, Buffalo, 255
Fidelity Life, Philadelphia, 236
Fidelity Mutual Life Ins. Co., 16, 89, 156, 202, 235, 330
Fidelity Mutual and the Texas Law, 330
Field of Life Insurance, 231
Fire Department of Chicago, 200, 213
Fire Insurance Code, "Pyro," 304
Fire Ins. in Pennsylvania for Thirty-four Years, 169
Fire Insurance Pocket Index for 1907, 99, 102, 128, 162
Fire Insurance Patrol, 46, 140, 169
Fire Insurance Society, Election of Officers, 20
Fire Insurance—
  American Branch Office Transactions, 113
  Bills to Restrict or Fix Selling Price of Fire Insurance, 92
  Boston and Vicinity, 159, 169, 181, 200, 214, 221, 238 250, 264, 291, 302, 317, 343
  Buildings Preferred to Stocks, 159
  Chicago Notes, 166, 169, 181, 200, 213, 221, 328, 343
  Condition of, 301
  Congress, Legislation, Five Per Cent Tax on U. S. Premiums of Foreign Fire Companies, 29
  Changes in New York State in 1906, 20
  Distribution by States, 1906, 106, 135, 189
  Foreign Deposits in New York State, 159
  In the United States in 1906, 100
Fire Insurance—
  Middle States, 169, 182, 200, 222, 239, 250, 265, 275 291, 303, 318, 328, 344
  Miscellaneous News, 266
  Mutual Inroads on Stock Business, 199
  New England Field, 215, 250, 275, 318, 339
  New York City Items, 2, 18, 27, 45, 55, 72, 83, 96 109, 129, 139, 159, 168, 181, 199, 213, 219, 237, 249 264, 274, 290, 301, 317, 327, 342
  Pacific Coast, 251, 304, 330, 344
  Philadelphia Items, 3, 20, 28, 46, 131, 140, 160, 169 182, 214, 222, 238, 250, 264, 291, 302, 317, 328, 343
  Premiums, Brooklyn, 112
  Premiums in New York, 143
  Reinsurance in Arkansas, 168, 199
  Retirements in 1906, 5
  San Francisco Notes, 345
  San Francisco, Rates in, 344
  Seattle Notes, 251
  Size of Lines, 153
  South, 170, 183, 201, 216, 223, 241, 266, 276, 292, 303 318, 329, 344
  Standard Policy Changes Proposed, 160
  Underwriting and Investment Profits and Losses, 1903, 285
  Underwriting and Investment, Profit and Losses, 1906, Table, 286
  Unearned Premiums, Functions of, 2
  Validity of Earthquake Clause, 14
  West, 169, 182, 201, 216, 222, 239, 266, 275, 302, 303 318, 328, 329, 342, 344
Fire Losses—
  Adjustment of, 184
  For December, 1906, 21
  For January, 1907, 82
  For January and February, 139
  For First Quarter 1907, 199
  For April, 1907, 249
  In Ohio, 182
  In United States and Canada, 139
  In United States and Canada, First Five Months, 309
  In 1906, Manhattan, Bronx, Richmond, 181
  Increased, 177
Fire Profits and Losses, 1897-1906, 207
Fire Profits and Losses, 1897-1906, Table, 208
Fire Protection, by Use of Salt Water, 14
Fire Protection, Philadelphia, 214
Fire Tests with Floors, 330
Fire Underwriters Association of Oklahoma and Indian Territory, 223
Fire Underwriters Association, Philadelphia, 28
Firemans Fund Insurance Company, San Francisco, Cal., 38, 163, 187, 205, 216
Fires and Public Entertainments, 305
First National Reserve Assurance Company, Chicago, 255
Fiske, Haley, on Savings Bank Insurance, 212
Florida Insurance Department, 278
Florida Legislation, 257
Florida Home Insurance Company, Marianna, Fla., Statement, 188, 223, 251
Florida Life, Jacksonville, Fla., 204
Force, J. F., Must Serve 3½ Years, 179, 255
Fort Pitt Realty and Ins. Co., Pittsburg, Pa., 160
Fort Worth Life Ins. Co., Fort Worth, Tex., 33, 289
Frank, Jacob, Charged with Forgery, 237
Frankfort Marine, Accident and Plate Glass Insurance Company, Increase of Capital, 217, 257
Franklin Fire Insurance Company, Philadelphia, 111
Fraternal Societies, Bill to Incorporate, 93
Freedman, Andrew, Verdict for, 133
Frelinghuysen, Joseph S., New York, N. Y., 80, 149
Frequency Curves and Correlation, by W. Palm Elderton, 70

G

GAIN and Loss Exhibit, 154
Garfield Assurance Fire Lloyds, New York, 141, 218
Gate City Fire, Atlanta, Ga., 251
General Adjustment Bureau, 83
General Insurance Agency Company, Youngstown, Ohio, 160
Georgia Association of Fire Underwriters, 266
Georgia Fire Insurance Company, Cedartown, Ga., 267
Georgia Mutual Fire Ins. Co., Atlanta, Ga., 105
German Alliance Ins. Co., New York, N. Y., 51
German-American Fire Ins. Co., Baltimore, Md., 51
German-American Industrial Ins. Co., Phila., Pa., 185
German American Ins. Co., New York, N. Y., 51
German-American Mutual Fire Insurance Company, St. Louis, Mo., Makes Assignment, 163
German Fire and Marine Insurance Company, Beaumont, Tex., Charter Submitted, 163
German Fire Ins Company, Wheeling, W. Va., 51
German Insurance Company, Freeport, Ill., 243
German Insurance Company, Peoria, Ill., 38
German Insurance Company, Pittsburg, Pa., Increasing Capital, 188
German Mutual, Oklahoma City, Receiver Appointed, 170, 188
German Union, Baltimore, 181
Germania Fire Ins. Co., New York, N. Y., 51, 64
Germania Life Insurance Company, 104
Getting to the Point, 342
Gibraltar Life Ins. Co., Indianapolis, Ind., 87
Gillette, W. R., Demurrer Upheld, 306
Girard Fire and Marine Insurance Company, Philadelphia, Pa., 50, 160, 239
Glens Falls Ins. Co., Glens Falls, N. Y., 50, 51
Grain Dealers Mutual Fire Insurance Company, Boston, Mass., 86
Grain Dealers National Mutual Fire, Indianapolis, 251

Grain Dealers, Organization of Ins. Society, 73
Granite State Fire Ins. Co., Portsmouth, N. H., 64
Graphic Mutual Fire Ins. Co., Philadelphia, 264, 267
Great Britain, Insurance Affairs in, 7, 116, 183, 226, 334 340
Great Eastern Casualty and Indemnity, 65, 216
Great Western Life, Kansas City, 174, 235
Greensboro Life Insurance Company, 149
Guardian Life and Accident Insurance Company, Kansas City, 313

H

HAIL Insurance, 221
Hamburg-Bremen Fire Insurance Company, Hamburg, Germany, 79
Hamilton Fire Ins. Company, New York, 28, 37, 201
Handy Chart of Casualty and Miscellaneous Ins., 175
Handy Guide to Premium Rates, etc., 263
Hanover Fire Insurance Company, New York, Annual Statement, 64
Hanseatische Fire Insurance Company, Hamburg, Germany, Statement, 188
Hartford Board of Fire Commissioners, 215
Hartford Fire Ins. Co., Hartford, Conn., 38, 78, 122
Hartford Life Ins. Company, Hartford, Conn., 32, 43
Hartford Items, 57, 203, 225, 312
Hazardous Occupations, 278
Haynes, A. C., 288
Haynes, A. C., Economical Management of, 308
Heads of Families, Census of 1890, 314
Hearts of Oak Life and General Assurance Company, Ltd., London, Eng., 188
Hegeman, John R., Indicted, 280, 284, 299
Herrick, Harold, 159
High-Pressure Water System, 249
Hogge, J. H. H., 184
Hollingshead, Chas. S., Resignation of, 111
Holmes Mercantile Agency, Retirement of Charles B. Holmes, 69
Home Fire and Marine, San Francisco, Cal., 162, 163 267, 304
Home Fire Insurance Company, Fordyce, Ark., Increases Capital Stock, 163
Home Fire, Hampton, Va., 242
Home Fire Ins. Company, McAlester, Okla., 258
Home Fire Ins. Company, Oklahoma City, Okla., 218
Home Fire Insurance Company, Wheeling, W. Va., 11
Home Insurance Company, New York, N. Y., 22, 38
Home Life, New York, 63, 144, 234, 255
Hooper-Holmes Information Bureau, New York, N. Y., 80
Hoosier Casualty Company, 320
Hudson Surety Company, 76, 258
Hughes, Chas. E., 121
Humboldt Fire, Allegheny, Pa., 239
Hustling vs. Diligence, 180

I

ILLINOIS, Legislation, 34, 112, 115, 147, 170, 185, 212 242, 261, 263, 278, 279
Illinois, Insurance Department Requests Statement from Insurance Company of Payments Made to It, 56
Illinois Insurance Department, Registered Deposits on Life Policies, 95
Illinois Bankers Fire, 201
Illinois National Fire Insurance Company, Springfield, Ill., 163, 206, 239
Illinois Surety Company, 174, 217, 230, 267
Imitation Liability Companies, 175
Imperial Accident Ins. Company, Chicago, Ill., 335
Imperial Assurance Company, Pittsburg, Pa., 22
Imperial Fire Ins. Co., Denver, Col., 23, 131, 201, 214
Imperial Life Insurance Company, New York, 41
Increase in Fire Losses, 177
Indemnity Fire Ins. Company, New York, 243
Independence Life Ins. Company, Philadelphia, 210
Independent Bonding and Surety Company, New York, 48
Independent Cash Mutual Fire Insurance Company, Toronto, Ont., Statement, 188
Independent Life Insurance Company of America, Nashville, Tenn., 256
Indiana, Legislation, 44, 58, 74, 115, 128, 142, 147, 156, 162, 170, 212
Indiana Accident Association, Indianapolis, 229
Indiana Association of Casualty and Surety Underwriters, Officers, 163
Indiana Mutual Life, 211, 289
Indiana National Life Insurance Company—
Annual Statement, 64
Report for January and February, 163
Increase of Capital, Reinsures Central Union, 203, 262
Indiana State Mutual Fire Insurance Company, Indianapolis, Ind., Officers, 164
Indianapolis Incidents, 32
Indianapolis Life, Business in 1906, 155
Individual Fire Underwriters, St. Louis, 201
Industrial Agent, Advantages of, 316
Industrial Insurance, 17, 44, 72, 96, 129, 156, 180, 212, 237, 263, 317, 342
Industrial Insurance Over the Counter, 17
Industrial Insurance Written, in Force, Premiums and Death Losses, 180
Industrial Sick and Accident Company, Terre Haute, Ind., 176
Inland Mutual Fire, Spokane, Wash., Organization and Officers, 170, 189
Inspections, Unnecessary, 181
Inspectors, Compensation of, 248
Institute of Actuaries, Journal of, 227
Institute of Actuaries, Status of Associate Members, 341
Insurance Company of North America, 104, 264
Insurance Company of the State of Illinois, 215, 222
Insurance Company of State of Pennsylvania, Canceling Policies, 160
Insurance Department in Oklahoma, 185
Insurance Exchange, Chicago, 289
Insurance, Growth of, 152
Insurance Legislation and Policyholders, 81
Insurance Society of New York, Meeting, 168
Insurance Year Book, 273
Interborough Rapid Transit Company, Relief for Employees, 42
Interest, Rate Earned by Thirty Companies, 232
Interest to Maintain Reserve, 154, 227
Inter-Insurers of America, Washington, D. C., Annual Statement, 1907, 164
Intermediate Insurance, 212
Intermediate Life Assurance Company, Evansville, Ind., 204
International Association of Accident Underwriters, 75, 248, 293, 335
International Policyholders' Committee, End of, 219
International Policyholders' Committee, Criticism of, 273
Inter-Southern Life Insurance Company, Louisville, Ky., 179, 204, 235
Inter-State Casualty Company, Philadelphia, 308
Inter-State Fire Ins. Co., Altoona, Pa., 164, 336
Inter-State Fire Insurance Company, Suffolk, Va., Increase of Capital, 99, 201
Inter-State Insurance Agency, Norfolk, Va., 251
Inter-State Life and Endowment Company, Kansas City, 339
Inter-State Life Ins. Company, Nashville, Tenn., 7, 204
Inter-State Live Stock Insurance Company, Seattle, Wash., 242
Inventory Bill Proposed in Illinois, 170
Investigation, Metropolitan Life, 260
Investigation of Fire Companies, Petition for, 219
Investment Bill Signed in Texas, Results, 233, 236, 259
Iowa Legislation, 6, 44, 205, 216, 267
Iowa German Mutual Insurance Association, Des Moines, Ia., 243
Isthmus Lloyds of the City of New York, 243

J

JAMAICA, Earthquake at, 26
Jamaica, Earthquake Claims, 278
Jefferson Fire, 250
Jefferson Life, Raleigh, 204
Jefferson Standard Life Insurance Company, Raleigh, N. C., 307, 333
John Hancock Mutual Life Ins. Co., 253, 261, 294
Johnstown Mutual Fire Insurance Company, Receiver Appointed, 56
Jordan, Thos. D., Indicted, 293
Jordan, Thos. D., Pleads, 305
Journal of Federation of Insurance Institutes, 307

K

KANSAS, Fire Insurance in 1906, 189
Kansas Legislation, 74, 115, 132, 156, 162
Kansas City Life, 255
Kelsey, Otto W., Superintendent of Insurance of New York State, 67, 91, 94, 107, 113, 146, 247
Kelsey, Otto W., Superintendent of Insurance of New York State—
Answers Charges, 167
Defended by Fire Underwriters, 215
Efforts to Remove, 198
Not Likely to be Removed, 236
Senate Refuses to Remove, 247
Inquiry, 210
Delay in Inquiry, 219, 227
Kenny, J. J., 185
Keystone Bonding Co., Philadelphia, Retires, 320
Keystone Bonding Company, Philadelphia, Reinsurance Negotiations, 345
Keystone Fire Ins. Company, St. Johns, N. B., 38
Keystone Life Ins. Co., New Orleans, La., 33
Keystone State Fire Insurance Company, Altoona, Pa., Officers, 164
King Ins. Co., Ltd., London, Eng., Statement, 188
Kingsley, D. P., Elected President New York Life, 325
Kingsley, D. P., Previous Career, 331
Kingston Earthquake, 40
Knights of the Maccabees of the World, Cannot Issue Endowments, 174, 253
Knights of Pythias, 176, 204, 256

L

LADIES of the Maccabees of the World, Statement, 176
Lahaska Mutual Fire Insurance Company, Doylestown, Pa., Will Do Mutual Business, 164
Lamar Mutual Life Ins. Co., Annual Statement, 63
Larchmont, Disaster to the, 91
Law Fire Insurance Society, 223
Law, Union and Crown Fire Insurance Company, London, Bonds Issued by, 102
Leather Trades and General Insurance Company, Ltd., Liverpool, Eng., Statement, 188
Legal Values, Computation of, 87, 124, 254
Legislation and Life Insurance, 157
Legislation Running Wild, 18
Legislatures, Bills Pending in, 177
Lexington and Central Kentucky Title Insurance Company, Lexington, Ky., 345
Liability Decision, Indiana Supreme Court's, 148
Liability Insurance—
Competition in, 345
Development and Dangers, 228
A Review, 319
Liability, Loss Reserve, 34
Liability Insurance Association of St. Louis, 229
Liability of Surety Companies, 75
Liability Suits Outstanding, 335
Liability, Unconstitutional, 21
Liberty Life Ins. Co. of New York, 123, 146, 155
Liberty Mutual Fire, Philadelphia, 216, 218, 260, 258
Licenses, Special, in New York, 201
Life and Miscellaneous Insurance Stocks, 10
Life Association of America, 224
Life Insurance—
Boston and Vicinity, 153, 171, 178, 202, 209, 224, 234 253, 261, 288, 305, 311, 330, 338
Business of Companies in 1906, 15, 151
By States (table), Maine, New York and Rhode Island, 164, 165
By States, 1906, California, Montana, Florida, 346
Changes in New York State in 1906, 16
Companies and Agents, 36
Companies' Elections, 70
Financial Standing and Business of Companies, 1906, 157
Growth and Waste in Ten Years, 326
Legislation, Impractical Character of, 1, 138
The Middle States, 179, 202, 210, 215, 235, 254, 261 278, 288, 306, 312, 330, 339
Miscellaneous News, 340
New Companies, 107
New Companies to the Front, 231
New Companies, Warning to, 337
New England Items, 179, 203, 211, 225, 261, 278, 312
New York Items, 6, 15, 30, 41, 58, 68, 85, 93, 113, 123 144, 153, 171, 178, 202, 209, 224, 234, 253, 260, 278 287, 305, 311, 330, 338
Outlook for 1907, 25
Philadelphia Items, 6, 16, 30, 59, 86, 93, 144, 154, 171 178, 209, 224, 234, 253, 306, 311, 330, 339
Publicity, 81, 137
Salaries of Company Officials, Limitation, 34
Southern Items, 156, 161, 179, 204, 211, 226, 235, 255 262, 279, 289, 307, 313, 333, 339
Statements, 1906, Extracts, 48, 51, 71, 74, 95
Thirty Years of, 310
The West, 155, 160, 179, 203, 209, 224, 226, 235, 253 255, 261, 262, 279, 288, 307, 312, 330, 333, 338
Life Insurance and the Press, 122
Life Insurance Club Changes Name, 15
Life Ins. Company of Virginia, 90, 256, 281, 289, 337
Life Insurance General Agents Association of Kentucky, 33
Life Insurance Primer, 115
Life Underwriters Association of Nebraska, Election of Officers, 33
Life Underwriters Association of New York, 114, 153 178
Life Underwriters Association of Western Mass., 253
Lincoln Beneficial Association, Chester, Pa., 257
Lincoln Industrial Ins. Company, Chester, Pa., 257
Lincoln Life Ins. Company, Philadelphia, Pa., 171
Lincoln Mutual Fire Ins. Co., Phila., 218, 230, 258
Lincoln National Life Ins. Company, Report, 187, 289
Litigation and Companies, 152
Liverpool and London and Globe, 223
Lloyds Plate Glass Ins. Company, New York, 90
Lloyds Statements to New York Insurance Department, 185
Logan Fire Insurance Company, 169
London and Lancashire Fire, 186, 227
London Guarantee and Accident Company, United States Branch, 50
Lorain County Association of Fire Insurance Agents, Decision in Favor of, 329, 344
Lumber Insurance Association, Chicago, Ill., Business of 1906, 163
Lumber Ins. Company, New York, N. Y., 79
Lumber Underwriters of New York, Annual Statement, 65
Lumbermen and Merchants Mutual Fire Insurance Company, Williamsport, Pa., 206, 238, 243
Lumbermens Indemnity Exchange, Seattle, Wash., Statement, 188
Lynn Boiler Explosion, 9
Lynn Merchants and Manufacturers Mutual Fire Insurance Company, Lynn, Mass., 3, 38

M

MACAULEY, T. B., Computation of Legal Values, 88
Maine, Fire Insurance in 1906, 190
Maine, Insurance in Force, Written, Premium Income, Losses (table), Life Companies, 164
Maine Legislation, 58, 115, 162, 212, 216, 217
Maine, Premiums and Losses in Miscellaneous Insurance, 164
Maine Insurance Company, Portland, Maine, 48, 234
Maine Life Underwriters Association, 85
Maine Live Stock Company, 217
Maine Title and Guarantee Co., Portland, Me., 205
Man Who Lost a Poem, The, 44
Man Who Wins a Poem, The, 18
Manhattan Life Ins. Company, New York, 36, 295
Manhattan Surety Company, New Jersey, 187

Manual of Statistics, The, 316
Manufacturers and Mechanics Casualty Company, Indianapolis, Ind., 35
Manufacturers and Traders Insurance Company, Minneapolis, Minn., 164
Manufacturers Fire and Marine Insurance Company, Hartford, Conn., 218
Manufacturers Insurance Association, Seattle, Wash., 170, 188
Marine Companies and Transportation Risks, 275
Markle, Indiana, Fire Protection Poor, 276
Maryland Casualty Company, Baltimore, Md., 90
Maryland, Fire Insurance in 1906, 191
Maryland Life Insurance Company, 296
Masonic Mutual Relief Association, District of Columbia, 36
Massachusetts, Legislation, 28, 30, 58, 69, 73, 123, 130 140, 153, 159, 171, 178, 200, 202, 224, 238, 261, 305, 338
Massachusetts, Preliminary Report on Fire and Marine, 130
Massachusetts Association of Local Fire Insurance Agents, 250
Massachusetts Benefit Life Commissioners, 153
Massachusetts Board of Trade and Business Mens Association, Petition for a Fire Ins. Co., 55
Massachusetts Mutual Life Insurance Company, Annual Statements, 63, 296
Massachusetts Protective Committee, Equitable Life of New York, 113
Mechanics Ins. Company, Philadelphia, Pa., 37
Mercantile Mutual Fire Insurance Company, St. Paul, Minn., 267
Merchants Mutual Fire Insurance Company of Southern California, Los Angeles, Cal., 230
Metal Manufactures Mutual Fire Ins. Company, Indianapolis, Ind., Incorporation and Officers, 164
Methods, A Question of, 289
Metropolitan Casualty Company, New York, Annual Statement, 65
Metropolitan Casualty Company, New York, New Era Policy, 313
Metropolitan Life Ins. Company, 16, 44, 173, 253, 260
Metropolitan Life Men, Meeting of, 306
Metropolitan Surety Company, New York, 217, 229
Metropolitan Traction Co., Loss on Car Barns, 342
Metz, H., Comptroller, War on Surety Companies, 217
Metz, H., Comptroller, Reaches Agreement, 257
Mexico, Insurance Swindlers Sentenced to Death in, 219
Michigan, Fire Insurance in 1906, 192
Michigan Legislation, 212, 216, 242, 257, 314
Michigan Casualty Company, Saginaw, Mich., 205
Michigan Commercial Insurance Company, Lansing, Mich., 90
Michigan Mutual Fire Ins. Co., Dowagiac, Mich., 346
Michigan State Life, Detroit, 262, 313
Michigan University, Course in Insurance, 334
Middle States Indemnity Co., Monticello, Ind., 243
Midwest Life, Lincoln, Neb., 78, 262, 279
Milwaukee Fire Ins. Co., Milwaukee, Wis., 23, 50, 51
Milwaukee Mechanics Insurance Company, Milwaukee, Wis., Annual Statement, 64
Miners Accident Association, Harrisburg, Ill., 162
Minnesota—
  Bill to Make Surety Companies Maintain a Premium Reserve Fund, 89
  Fire Insurance, 135
  Insurance Department, Reports by Fire Insurance Companies, 29
  Legislation, 115, 155, 156, 162, 185, 212, 216, 242, 252 263, 278
Minnesota Title Insurance and Trust Company, 257
Miscellaneous Insurance by States—
  Colorado, 244
  Minnesota, 244
  New Jersey, 245
  New York, 246
  In California, Premiums and Losses, Table of, 165
  Premiums and Losses for Ten Years, 229
  Table of Premiums and Losses, Maine, 166
Mississippi Life Underwriters Association, Jackson, Miss., 204
Mississippi Valley Life Ins. Co., St. Louis, 307
Missouri, Fire Insurance in 1906, 193
Missouri, Legislation, 34, 44, 58, 112, 116, 128, 152, 170 212
Modern Mutual Life, Hastings, Neb., 203
Montgomery, Ala., Fire Protection, 266
Motion Picture Risk, 264
Multiple Line Casualty and Surety Company, New York, 11
Munich Reinsurance Co., Munich, Bavaria, 78, 280
Mutual Benefit Life Insurance Company, Annual Statement, 63, 255, 297
Mutual Benefit Society, Topeka, Kan., 235
Mutual Direct Life Assurance Society, Incorporation of, 30, 69, 234, 261
Mutual Fire Ins. Company., Dowagiac, Mich., 11
Mutual Health and Accident Association, Jacksonville, Ill., 205
Mutual Life Assurance Comnany of Canada, 227
Mutual Life Companies and Associations Organized in 1906, 8
Mutual Life Insurance Company of New York, 27, 54 66, 67, 68, 69, 92, 93, 108, 224, 333
Mutual Live Stock Insurance Company, Van Wert, Ohio, 229
Mutual Reserve Life Ins. Co., 40, 109, 171, 202
Mutual Reserve Life—
  Reorganization, 283, 288
  Economy in, 308
  Examination, 207
  Receiver Applied for, 226
  Burnham's Resignation Demanded, 278
Mystic Shriners' Wreck and Preferred Accident Insurance Company, 319
Mystic Shriners in Wreck at Honda, Cal., 280

N

NADESHDA Marine and Fire Insurance Company, St. Petersburg, Russia, 51
Nassau Fire Ins. Company, Brooklyn, N. Y., 51, 252
National American Fire Ins. Co., Philadelphia, 206, 214
National Association of Agents, Meeting, 96
National Association of Life Underwriters, 204, 225 314, 338
National Association of Local Fire Insurance Agents, 4, 102, 132, 251
National Assurance Company, Ireland, 250
National Board of Fire Underwriters, 220, 238, 251, 265
National Burglary and Fire Office, Ltd., London, Eng., 164
National Convention of State Ins. Commissioners, 204
National, Allegheny, 250
National Fire Insurance Company, Hartford, Conn., Business in 1906, 50
National Fire Insurance Company, Hartford, Increase of Capital, 84
National Fire Insurance Company, H. A. Smith Elected Vice-President, 47
National Fire Assurance Corporation, St. Louis, Mo., 336
National Fire Protection Association, 275, 292
National Insurance Company of Great Britain, Ltd., Glasgow, Scotland, 206
National Life Ins. Company, Montpelier, Vt., 90, 278
National Metropolitan Ins. Co., Washington, D. C., 11
National Surety, 258
Nebraska Legislation, 58, 116, 170, 212, 242, 252, 257
Newcastle, Pa., Fire Protection, 328
New England Commercial Travelers Association, 176 179
New England Insurance Exchange, 46, 250, 291
New England Lloyds, Providence, R. I., Reinsures, 164
New Fire Insurance Companies in 1906, 5
New Hampshire, Fire Insurance in 1906, 194
New Hampshire Legislation, 34, 44, 58, 74, 116, 142 147, 170, 216, 257
New Hampshire Fire, 239
New Jersey, Insurance Investigations in, 145
New Jersey Legislation, 58, 128, 142, 170, 185, 212, 219
New Jersey Fire Insurance Company, Camden, N. J., Annual Statement, 65
New Mexico, Legislation, 58, 162, 170, 212, 216
New South Mutual Life, Atlanta, Ga., 236
New State Fire Insurance Company, Oklahoma City, Okla., 218
New York State—
  Changes in 1906, 16
  Fire Insurance in, 119
  Insurance Bills Effective January 1, 1907, 2
  Insurance Department, 121, 339
  Insurance, Premiums and Losses of Life Companies, 1906 (table), 164
  Legislation, 28, 43, 67, 108, 123, 132, 135, 145, 155, 160 173, 179, 201, 202, 207, 210, 215, 221, 222, 225, 227 235, 238, 239, 250, 254, 261, 265, 303, 306, 312, 318 332, 339
  Report of Insurance Department on Fire and Marine Insurance, 178
New York Board of Underwriters, 18, 55, 220, 237, 264 266, 274
New York Central Disaster of February 16, 1907, 92
New York City, Extent of Earthquake Zone, 41
New York City, Fire Premiums, 143
New York Fire Insurance Exchange, Election of Officers, 159
New York Life Insurance Company, New York, 4, 6, 27, 54, 66, 67, 68, 92, 93, 103, 108, 113, 123, 171, 211 260, 278
New York Life Election, Certificate of, 332
New York Life, Report of Election, 325
New York Standard Life Policy Discussed, 340
New York Surety Company, 228, 280
Nixon, Lewis, Fails to Carry Out Contract, 258
Norfolk Fire Insurance Corporation, Norfolk, Va., 183 188, 239, 242
Norfolk Ins. and Realty Company, Norfolk, Va., 105
North American Accident Company, 257, 280
North American Fire Ins. Company, Oregon, 188
North American Life Ins. Co., Newark, N. J., 16, 32
North British and Mercantile Fire Insurance Company Acquires Control of Commonwealth, 98
North Carolina Legislation, 58, 74, 112, 116, 128, 142 156, 162
North Carolina Fire Insurance Company, High Point, N. C., 105, 241, 251
North Coast Fire Insurance Company, Seattle, Wash., Reorganizes, Changes Name, 164
North Dakota Legislation, 170, 185, 212
North German Fire Ins. Company, Hamburg, 38, 102
North River Fire, 252
North State Fire Insurance Company, Greensboro, N. C., 11, 215, 266
Northern Accident Insurance Company, Aberdeen, S. D., 163, 229
Northern Assurance Company, Detroit, Mich., 86
Northern Assurance Company, London, Eng., 79
Northern Insurance Company, New York, 50
Northern Life Assurance Co., Detroit, Mich., 289
Northwestern Fire and Marine Insurance Company, Minneapolis, Minn., 47
Northwestern Live Stock Ins. Co., Des Moines, 187
Northwestern Mutual Life Ins. Company, 59, 262
Northwestern National Life Ins. Co., 104, 211, 288
Norwich and London Accident Insurance Association, Norwich, Eng., 229
Norwich Union Fire Insurance Society, 104, 185
Notes on Life Insurance, E. B. Fackler, 313, 341

O

OBITUARY—
  Bacall, C. H., 156
  Buttles, Marvin S., 266
  Caven, J. L., 169
  Conger, E. H., 333
  Deeble, Wm. R., 223
  Doremus, E. O., 266
  Eckles, J. H., 224
  Howes, Osborne, 214
  Crique, Joseph, 180
  Fisher, Francis Porter, 19
  Frank, Gustave, 159
  Gray, Wm. R., 97
  Howard, C. W., 303
  Hull, A. B., 98
  Keep, F. E., 288
  Kingsley, F. A., 250
  Lamport, H. H., 55
  McMillan, W. C., 202
  Murray, Lindsay, Jr., 3
  Oakley, H. A., 215
  Ogden, S. W., 306
  Peck, C., 264
  Shepherd, G. R., 203
  Stevens, Morris Putnam, 181
  Taintor, J. U., 215
  Taylor, Jas., 213
  Tompkins, E. B., 267
  Underhill, J. O., 280
  Walker, J. A., 306
  Weyer, O. W., 170
  Wheaton, J. R., 223
  Whitney, Scudder V., 46
  Whittemore, B. B., 46, 47
  Williams, John, 182
  Windsor, James K., 46
Ocean Accident and Guarantee Corporation, Wm. Bruce Mann Appointed Manager, 88
Ocean Accident and Guarantee Corporation, United States Branch Annual Statement, 65, 243
Ohio, Extracts from Report Covering Fire in 1906, 161
Ohio, Fire Insurance in 1906, 194
Ohio News Items, 20, 33, 43, 47, 73, 98, 142, 160, 182, 201 222, 239, 307, 312, 329, 344
Ohio German Fire, 201
Ohio State Life Insurance Company, 43, 155, 174, 218
Oklahoma Insurance Department, 185
Oklahoma Legislation, 34, 132, 147, 185
Old Colony Fire Ins. Co., Boston, 99, 183, 201, 216
Old Colony Life, Chicago, 174, 203, 339
Oliver, William J., Arrangements for the $2,000,000 bond of, 88
Order of Unity, Pittsburg, Pa., 202, 261
Oregon Legislation, 132, 142, 147
Oregon Life, 255
Oregon Merchants Mutual Ins. Co., Dayton, Ore., 218

P

PACIFIC Coast Fire Insurance Company, Vancouver, B. C., Statement, 188
Pacific Fire Insurance Company, Seattle, Wash., 218
Pacific Mutual Indemnity Co., Los Angeles, Cal., 228
Pacific Mutual Life Ins. Co., 134, 226, 255, 262, 267
Penn Mutual Agency Association, 278
Penn Mutual Life Ins. Co., Election of Trustees, 30
Pennsylvania Legislation, 77, 93, 123, 128, 171, 178, 212 214, 216, 217, 242
Pennsylvania, Fire Insurance in, 1906, 195
Pennsylvania Insurance Laws, Bills to Amend, 69
Pennsylvania Casualty Company, Scranton, 216, 267 279, 293, 319
Pennsylvania Fire, 239, 264
Peoples Accident Insurance Co., Cleveland, Ohio. 293
Peoples Fire Insurance Company, Little Rock, Ark., Receiver Appointed, 56
Peoples Fire Ins. Co., New Orleans, La., 105, 230
Peoples Fire Ins. Company, Norfolk, Va., 105
Peoples Fire Ins. Company, Philadelphia, 206, 214
Peoples Insurance Company, New Orleans, 236
Peoples Life, Frankfort, Ind., 262
Peoples National Fire Ins. Co., Philadelphia, 214
Perkins, G. W., 32, 138, 146, 278
Personal Suretyship, How One Agent Attacked, 102
Philadelphia Fire Insurance Patrol, 140
Philadelphia, Conflagration Risk in, 302
Philadelphia Casualty Co., Philadelphia, Pa., 104
Philadelphia Fire Underwriters Association, 222, 239 264
Philadelphia Life Insurance Company, Progress in 1906, 187, 236
Phœnix Ins. Co. of Baltimore, Baltimcre, Md., 105
Phœnix Fire Insurance Company, Hartford, Conn., Official Changes in, 29
Phenix Ins. Company, Brooklyn, N. Y., 12, 37, 239
Phœnix Mutual Life Ins. Co., Hartford, Conn., 78
Physicians Defense Co., Fort Wayne, Ind., 156, 230
Pine Forest Fire Ins. Company, Charleston, S. C., 336
Pittsburg Flood, 152
Pittsburgh Life and Trust Company, W. C. Baldwin Elected President, 32, 235
Pittsburg Life Underwriters Association, 146
Pittsburg Lumbermens Mutual Fire Insurance Company, Pittsburg, Pa., 38, 164, 206
Plate Glass Compact, 76
Plate Glass Underwriters Society, 76
Pocket Register of Accident Insurance, 1907, 175

Pocket Register of Life Associations, 237
Policyholders Mutual Life Insurance Company, Philadelphia, Pa., 42
Policyholders Title and Guarantee Co., Indiana, 235
Post Magazine Almanack, 1907, 253
Postal Insurance Corporation, Lynchburg, Va., 242
Postal Life Insurance Company, 15
Presbyterian Ministers Fund, 179
Progressive Town Mutual Fire Ins. Company, 21
Property Insurance Company, Ltd., London, Eng., Statement, 188
Provident Annuity Life Association of Illinois, 333
Provident Fire Ins. Company, San Francisco, 188
Provident Savings Life Assurance Society of New York, 30, 253, 309
Proxy Voting, Bill Prohibiting, 7
Prudential Ins. Co., Newark, N. J., 44, 77, 145, 225, 308
Prussian Life Insurance Company, 104
Puritan Life Insurance Company, New York, 234
Puritan Life Insurance Company, Providence, 179, 257

Q

QUAKER CITY Life, Philadelphia, 224
Quotations on Fire Stocks, 160

R

RATE of Interest Earned, 232
Rates Advanced in Montreal, 162
Rates Demoralized in Ohio, 160
Reading, Pa., Paid Fire Department Advocated, 182
Ready Reference Ledger, The, 84
Real Estate Owners Fire Insurance Company, 342
Rebating, Attacked by Secretary Foster, of the Royal Union Mutual Life Ins. Co. of Des Moines, 33
Reciprocal Annex, Kansas City, Mo., 267
Reference and Character Certificate, 163
Reinspections Reduced, 221
Reinsurance Law in New York State, 198
Reinsurance Plan, 242
Reliance Life, Pittsburg, 262
Report of Superintendent of Insurance Kelsey, Preliminary, 71
Reports of Fire Insurance Companies, 11, 23, 38, 51 105, 163, 187, 206, 218, 230, 243, 258, 267, 320, 336, 346
Republic Fire Insurance Company, Norfolk, Va., 105
Republic Mutual Fire Insurance Company, Receiver Appointed, 56
Retail Hardware Dealers Mutual Fire, Minneapolis, 251
Retaliatory Laws, Absurdity of, 82
Rhine and Moselle Insurance Company, Strasburg, Germany, 51, 164
Rhode Island, Insurance Premiums and Losses of Life Companies, 1906, Table of, 165
Rhode Island Legislation, 257
Rhode Island Fire Insurance Company, Providence, R. I., 11, 38, 239
Rhode Island Ins. Company, Providence, R. I., 19
Richmond Fire, Richmond, N. Y., 201
Richmond Insurance Company, New York, 98, 218
Richmond, Va., Disastrous Fire at, 57
Roanoke, Va., Fire Protection, 318
Rochester, Improvements in Fire Protection, 266
Rochester German Ins. Co., Rochester, N. Y., 79
Roger Williams Fire and Marine Insurance Company, Providence, R. I., 106, 336
Rolason Life Insurance Case, 8
Rome, Ga., Protection Poor, 251
Rome Industrial Life, Rome, Ga., 279
Rossia Insurance Company, St. Petersburg, 36, 220, 318
Royal of Liverpool, 216, 222, 239, 251
Royal Arcanum, 225
Royal Exchange, London, 223
Rumored Changes in Life Insurance Companies, 236
Russian Reinsurance Company, St. Petersburg, Licensed in New York State, 164

S

SALAMANDRE Fire Ins. Co., Havre, France, 106
Salaries of Insurance Officials. 152
Salaries of Life Company Officers, Brief by Grover Cleveland, 211
Salt Water, Introduction for the Protection from Fire, 14
San Francisco Claims, 223
San Francisco, Fire Protection, 266
San Francisco, Report by S. Reed, Comments on the, 96
San Francisco, Report of the Committee of Five to the Thirty-five Companies, 102
San Francisco Conflagration, Newspaper Comment, 26
Savings Banks, Insurance Proposed, 167, 171, 212, 261
Savings Bank Insurance—
Official Indorsement by Gov. Guild, 15
Opposed by Savings Banks, 202, 209
Discussion of, 225
Contents of Bill, 288
Scandia Life Insurance Company, Chicago, 279
Scottish Fire Ins. Co., Fayetteville, N. C., 170, 188
Scranton, Pa., Fire Protection, 343
Scranton Mutual Life Insurance Company, 225
Scruggs, G. R., & Co., Dallas, Tex., 275
Scrugham, G. R., Affidavits to Support Charges, 202
Scrugham Misrepresentations, 197
Scrugham and Others Arrested, 236, 248
Scrugham, Stirrup and Carrington, Examination, 253
Scrugham, Stirrup and Carrington, Evidence, 262, 273
Second Russian Insurance Company, St. Petersburg, Russia, 106, 188
Secor, C. E., 255
Security Casualty Company, 89
Security Fire Insurance Company, New Haven, Conn., Appointment of J. M. Daggett, Western Manager, 29
Security Ins. Co., New Haven, Conn., 230, 242, 250
Security Life Insurance Company of America, Chicago, Ill., 211, 224, 256, 289
Security Live Stock Insurance Association, South Bend, Ind., 163
Security Mutual Life Insurance Company, Lincoln, Neb., 262
Shoemaker, A. P., 267, 330
Slavonic National Beneficial Association, Chicago, 339
Smith & Cochran, Dallas, Tex., 275
South Atlantic Life, 211, 262, 289, 307
South Bend Life Insurance Company, South Bend, Ind., 211, 262, 267
South Carolina Legislation, 112
South Dakota Legislation, 85, 147, 162, 170, 212
Southeastern Associates, New York, 188
South-Eastern Tariff Association, 273
South-Eastern Tariff Association, Meeting and Address by President, 276
Southern Agricultural Mutual Insurance Company, Atlanta, Ga., 38
Southern Fire Ins. Company, Lynchburg, Va., 134
Southern Guaranty Company, Louisville, Ky., 236
Southern Life and Trust Company, Greensboro, N. C., 78, 147, 211, 255, 289
Southern National Fire, Austin, Tex., 216
Southern States Fire Insurance Company, Greensboro, N. C., 106
Southern States Life, Atlanta, Ga., 204, 333
Southern States Mutual Fire Insurance Company, Philadelphia, Pa., 346
Southern States Mutual Life Ins. Co., 149, 291
Southwest Underwriters Company, Oklahoma City, Okla., 23
Southwestern Life Ins. Co., St. Louis, Mo., 255
Special Report of the National Board of Fire Underwriters Committee of Twenty, S. Albert Reed, 86
Spectator, Advertising in, 95
Spectator Publications, 10, 62, 99, 102, 175, 186, 228, 229 237, 257, 262, 263, 273, 292, 304, 312, 313, 341
Speculative Buying of Insurance Policies, 211
Springfield (Mass.) Board of Fire Underwriters, 275
Springfield Fire and Marine Insurance Company, Springfield, Mass., Annual Statements, 65, 98
St. Joseph, Mo., Competition in Fire Insurance, 122
St. Louis Fire Ins. Co., St. Louis, Mo., 239, 267
Standard Fire Policy, California, 132
Standard Fire Policy, Criticism of, 1
Standard Fire Policy at Albany, 199
Standard Fire Policy in Iowa, 276
Standard Life Insurance Company of America, Philadelphia, Pa., 171, 210
Standard Mutual Fire Insurance Company, Houston, Tex., New Management, 164
Standard Mutual Fire Insurance Company, Markham, Ont., 28
Standard Mutual Fire Ins. Co., Toronto, Ont., 188
Standard of Valuations, 146
Standard Policy Proposed at Detroit, 186
Standard Policy Vetoed in California, 198
Star Fire Insurance Company, St. Louis, Appointment of General Agents, 28
State Fire, Liverpool, 201, 206
State Insurance in Wisconsin, 70
State Life of Indianapolis, 86, 114, 174, 203, 205
State Life Insurance Company, Rome, Ga., Changes in Official Staff, 70
State Mutual Life, Rome, Ga., 226
State Mutual Trust Fund, Nashville, Tenn., 335
State Taxes, Supreme Court Decides Against, 25
Statements of Life Companies, 1906, 128
Statements of Ten Life Companies, 127
Steam Boiler Insurance, Pennsylvania Legislation, 113
Sterling Fire Ins. Company, Quebec, Canada, 188
Sterling Life Assurance Company, Toronto, Canada, 17
Stipulated Premium, Assessment Life and Fraternal Insurance in 1906, 314
Stock Values, Decline of, 167
Stockmans Mutual Ins. Association, Indianapolis, 345
Story of Life Insurance, The, B. J. Hendrix, 155
Suburban Board of Fire Underwriters, 328
Successful Agent, The, 313, 341
Suicide No Defense in Missouri, 226
Sun Life Assurance Company of Canada, 149
Surety and Fidelity, Claim and Premium Reserves, 116
Surety Bonds, Action by Federal Government, 10
Surety Bonds, Comptroller Metz' Ruling, 10
Surety Companies, Attitude of Postmaster-General Cortelyou, 36
Surety, Growth of, 137
Surety Notes, 8, 21, 34, 48, 60, 75, 88, 102, 134, 148, 163 187, 217, 228, 229, 258, 290, 293, 308, 320, 335, 345
Surety, Value of, 137
Surety Companies, Service in Preventing Defalcations. 108
Surety Underwriters Association, 242, 293
Surplus Line Association, Meeting of, 19
Svea Fire and Life Insurance Company, Ltd., Gothenburg, Sweden, 79

T

TARBELL, Gage E., Resignation of, 86, 124
Taxes, Constitutionality of State, 25
Tennessee Insurance Department, Special Report of Commissioner Folk, 87
Tennessee Insurance Department Notifies Companies of Increase in Average Rate, 161
Tennessee Legislation, 34, 85, 112, 170, 185, 212, 216, 242 257
Tennessee Life Ins. Co., Nashville, Tenn., 211, 255
Terminations by Surrender and Lapse, Table, 209, 300
Teutonia Insurance Company, New Orleans, La., Annual Statement, 64
Texarkana Agents, 156
Texas, Companies Withdraw, 259
Texas Insurance Department, 266
Texas Legislation, 44, 58, 185, 242, 257
Texas Will Suffer from Investment Law, 309
Texas Guaranty Company, Dallas, Tex., 339
Texas Life Insurance Company, Waco, Tex., 36
Tobacco Fire Loss, 221
Toledo Fire and Marine Ins. Co., Toledo, Ohio, 80
Traction Liability Forms, Necessity for Reform in, 222
Traders Fire Ins. Company, Toronto, Ont., 188, 221
Traders Insurance Company, Receiver's Report, 166
Transactions, Ins. Society of Edinburgh, 1905-6, 188
Transatlantic Fire Insurance Company, Hamburg, 38
Transatlantic Fire Insurance Company, Hamburg, San Francisco Claim Agreement, 164, 206
Travelers Fire, Pine Bluff, 202
Travelers Ins. Co., Hartford, Conn., 62, 166, 243, 256
Troy, N. Y., Fire Protection, 250
Trust Law, Violations Alleged in Ohio, 223
Tuberculosis in New York State, 155, 235
Twister, The, 257

U

UNDERWRITERS Association of New York State, 275
Underwriters Fire Insurance Company, 243
Underwriters of New York, 50
Union Casualty Company, Keene, N. H., 163
Union Central Life Insurance Company, 59, 103
Union Fidelity Company, New York, 49
Union Life of Indiana, 211
Union Mutual Life Ins. Company, Examination of, 6
Union Mutual Life Ins. Co., Enters Alabama, 156
Union Surety and Guaranty Company, 209
United American Fire, Milwaukee, 201
United Empire Life Insurance Company, 227
United States Accident Association, Detroit, Mich., 22
U. S. Annuity and Life Ins. Co., Chicago, 134, 253, 279
United States Casualty Co., Contest Winners, 102, 229
United States Congress, 116
United States Fidelity and Guaranty Company, Baltimore, Md., 22, 60, 258
United States Government vs. United States Fidelity and Guaranty Company, Test Mail Case, 74
United States Health and Accident Insurance Company, Statement December 31, 1906, 176, 205
United States Life and Casualty Company, Detroit, Mich., 22
United States Lloyds of New York, 183
United States Mutual Live Stock Company, Receiver Appointed, 55
United Surety Company, Baltimore, Md., 36 ,90, 174 280
Universal Life Ins. Company of St. Louis, 155
Untermyer Misrepresentations, 197
Utah Legislation, 44, 162, 216

V

VERMONT Mutual Fire, 223
Volunteer State Life, Nashville, Tenn., 262

W

WALLA WALLA Fire Insurance Company, Walla Walla, Wash., 106, 258
Washington Legislation, 58, 112, 142
Washington State News Items, 304
Washington Fire Insurance Company, Seattle, Wash., 180, 195, 214, 215, 228, 267, 303
Washington Life, 287, 309
Water Supervision Company, New York, 205
Weakness of Fire Insurance, 240
Weakness of Mutual Fire Insurance, The, 304
Weed, Sam'l R., Celebration in Honor of, 83
West Coast Life, San Francisco, 203
West Virginia Legislation, 44, 116, 142, 147, 162, 257
Westchester Fire Ins. Co., New York, N. Y., 22, 38
Western Fire and Marine Ins. Co., Oklahoma City, Okla., 218
Western Fire Ins. Co., Lincoln, Neb., 106
Western Fire Ins. Co., Lincoln, Neb., Capital and Officers, 164
Western Fire Ins. Co., Lincoln, Neb., Commences Business, 188
Western Life Annuity Co., Indianapolis, Ind., 33
Western Life Indemnity Company, Illinois, 261
Western Live Stock Ins. Association, Spokane, 176
Western Massachusetts Life Underwriters Association, 85
Western National Fire Insurance Company, Los Angeles, Cal., 346
Western National Ins. Co., Oklahoma City, Okla., 336
Western Union Meeting, 216
Western Union, New Special Fire Hazard, 56
Wheeling, W. Va., Fire Protection, 278
Williamsburg City Fire Insurance Company, Brooklyn, N. Y., 15, 37
Williamsburgh City Fire, 183
Willow Grove Fire Company No. 1, Willow Grove, Mass., 56
Wilson, George T., 125

Winter, Comment on the Mildness of, 54
Wisconsin Insurance Commission, Expense Recommendations of, 12
Wisconsin Legislation, 155, 242, 257, 314
Wisconsin Life, 204
Wolfe, S. H., Examiner, 256, 337
Wolfe, S. H., and Corporation Commission of Virginia, 279
Woodmens Modern Protective Association, Springfield, Ill., Reorganizes on Stock Basis, 88
Worcester, Mass., Fire Protection Improvements, 250
Worcester Board of Fire Underwriters, 250
Workmen's Compensation Act, 1906, 183, 340
Workmen's Compensation Insurance, 227, 334, 340
Wyoming Legislation, 58, 142, 147

INDEX TO LIFE INSURANCE SUPPLEMENT

JANUARY TO JULY, 1907.

ADVICE for the New Year, 8
Aetna Life Insurance Company, Hartford, Conn., 16
American National Life Ins. Co., Galveston, Tex., 16
Analysis of Policy Conditions, 14
Anchor to Windward, An, 39
Annual Dividend Po..cies, 12
An Agent's Pledge for 1907, 8

BANKERS Reserve Life Ins. Co., Omaha, Neb., 11
Baseball and Life Insurance, 39
Berkshire Life Ins. Co., Pittsfield, Mass., 16
Better Than the Company, 32
Boston Mutual Life Insurance Company, 16
Bridegroom, Getting After the, 35

CAPITAL Life Ins. Company, Denver, Col., 11
Central Life Ins. Company, Des Moines, Ia., 16
Certainty of Life Insurance, 28
Colonial Life Ins. Company, Jersey City, N. J., 11
Columbia Life Insurance Company, Cincinnati, 11
Common Sense View of Life Insurance, the Endowment Policy, 25
Continental Life Ins. and Inv. Co., Salt Lake City, 11
Connecticut Mutual Life Ins. Co., Hartford, Conn., 11
Courtesies, Reciprocating, 39

DES MOINES Life Ins. Co., Des Moines, Ia., 11
Dividends, Annual and Deferred, for 1906, 45
Dividends, Annual and Deferred, in 1906—
Pacific Mutual, 49
Penn Mutual, 50
Phœnix Mutual, 51
Presbyterian Ministers, 52
Provident Life and Trust, 52
Dividends, Annual and Deferred, 41
Dividends in 1906—
Equitable Life, New York, 41
Equitable Life, Iowa, 42
Fidelity Mutual, 42
Germania Life, 42
Home Life, 43
John Hancock Mutual, 44
Dividends of the Mutual Life Insurance Company, 2
Doctor Misled, The, 31
Doctor's Idea, A, 15

EQUITABLE Life Ins. Co., Des Moines, Ia., 11, 42
Equitable Life, New York, Dividends in 1906, 41
Example, The Force of a Good, 33
Excuse, A Poor, 15
Exhausted Field, No, 3
Experience of Thirty-seven Years, 35

FEDERAL Supervision of Insurance, 7
Fidelity Mutual Life Ins. Co., Philadelphia, 7, 42
Florida Life Ins. Company, Jacksonville, Fla., 16
Fort Worth Life Ins. Company, Fort Worth, Tex., 16
Friends, How They Can Help, 32

GAINING Admission, 3
German Mutual Life Ins. Co., St. Louis, Mo., 16
Germania Life, Dividends in 1906, 42
Giving Competitors Their Dues, by a Western Agent, 13

HANDY GUIDE, Third Supplement, 11
Hartford Life Ins. Company, Hartford, Conn., 16
Help Us Save for You, 8
Hints to Managers Who Want Agents, 37
Home Life Insurance Company, New York, 11, 43
How One Man Organized an Agency, by a Western Agent, 9
How to Start Well, Go Hard and Finish Strong, 15

IMPRESSING the Prospect, 3
Industrial Insurance Not a Hardship, 14
Insurable Value at Ages 25 to 60, 32
Irritation, Unnecessary Causes for, 34
Isolation in Soliciting, Value of, 35

JOHN Hancock Mutual, Dividends in 1906, 44

KANSAS City Life Ins. Co., Kansas City, Mo., 11
Keeping Out of a Rut, by a Western Agent, 1
Keeping Up an Interest, 27

LAMAR Mutual Life Ins. Co., Jackson, Miss., 11
Life Association, New York, 16
Life Insurance Companies Organized in 1906, 4
Life Insurance Co. of Virginia, Richmond, Va., 7
Life Insurance Statements for 1906, 7, 11, 16
Liking One's Job, 32
Loss, A Guarantee Against, 7

MAKING a Personal Sacrifice, 11
Market Slump Utilized, 28
Massachusetts Mutual Life Insurance Company, Springfield, Mass., 11
Metropolitan Life Ins. Company, New York, 16
Michigan Mutual Life Ins. Co., Detroit, Mich., 16
Midwest Life Insurance Company, Lincoln, Neb., 16
Misrepresentation, 39
Missouri State Life Insurance Company, 16
Mutual Benefit Life Ins. Co., Newark, N. J., 11, 45
Mutual Life, New York, Dividends in 1906, 46

NATIONAL Life of Vermont, 7, 47
Neglected Opportunity, Result of, 34
New Conditions in Life Insurance, 32
New England Mutual, Dividends in 1906, 48
New Policies of the Northwestern Mutual Life Insurance Company, 6
New York Life Insurance Company, New York, 16
North American Life Ins. Co., Toronto, Ont., 16
Northwestern Mutual Life Insurance Company, Milwaukee, Wis., 16

OBJECTIONS to Proposed Uniform Legislation, 15
Obstacle to Overcome, An, 3
Osterism Attacked, 31

PACIFIC Mutual Life Insurance Company, 8, 13
Penn Mutual Life Ins. Co., Philadelphia, Pa., 11
Personality, The Force of, 35
Pessimism, What Has It Ever Done, 8
Philadelphia Life Ins. Co., Philadelphia, Pa., 11
Phœnix Mutual Life Ins. Co., Hartford, Conn., 16
Pittsburgh Life and Trust Co., Pittsburg, Pa., 16
Point of View, 7
Pointers, 4
Policy Loans for Luxuries, 3
Policyholder, Keeping in Touch with the, 35
Portrait, Kingsley, D. P., 50
Professional Stand, A High, 14
Proper Work of Sub-Agents, 10
Proportionate Cost of Life Insurance to Earning Power, 40
Prospect, Meeting Objections of a Perverse, 38
Prospect's Interest, Arousing a, 31
Prospect's Mind, Putting It to Work, 29
Provident Life and Trust Co., Philadelphia, 7
Provident Savings' New Forms, 2
Prudential Insurance Co., Newark, N. J., 16

REGULATION of Insurance Companies, 4
Renewable Term Policies, 40
Roosevelt, T., Likes His Job, 32
Royal Union Mutual Ins. Co., Des Moines, Ia., 16
Rulings of the New York Insurance Department, 6

SAFETY of Life Insurance, 39
Savings Banks Only Second, 15
Scandia Life Ins. Company, Chicago, Ill., 16
Soliciting an Honorable Occupation, 31
Soliciting Not Entirely Unpleasant, 15
South Atlantic Life Ins. Co., Richmond, Va., 7
Southern Life and Trust Co., Greensboro, N. C., 16
Sowing the Seed, 40
Standard Policy Forms, Additional, 15
"Star" Solicitors, Desirability of, 38
State Insurance in Germany, 8
State Life Ins. Co., Indianapolis, Ind., 16
State Mutual Life Insurance Company, Rome, Ga., 16
State Mutual Life Ins. Company, Worcester, Mass., 11
Suggestion in Soliciting, by a Western Agent, 5
Sun Life Ins. Co. of Canada, Montreal, Quebec, 16

TEXAS Life Insurance Company, Waco, Tex., 7
Total Disability Clause in Life Insurance, 29
Travelers Insurance Company, Hartford, Conn., 7
Tuberculosis, International Congress on, 40

UNCERTAINTY and Certainty in Life Ins., 40
Uniform Legislation on Life Insurance, 2, 12
Union Central Life Ins. Co., Cincinnati, Ohio, 16
Union Mutual Life Ins. Company, Portland, Maine, 16
United States Annuity and Life Insurance Company, Chicago, Ill., 16
Unsolicited Indorsement, An, 3

WEST Coast Life Ins. Co., San Francisco, Cal., 16
Western Mutual Life Ins. Co., Aberdeen, S. D., 16
Western Union Life Ins. Co., Spokane, Wash., 16
Who's Who in Soliciting, 8
Widow with Unproductive Securities, 39
Willow and Hardwood Trees, 8
Woman Agent's View, A, 6
Women, A Good Opening for, 15
Would Not Insure, 35
Wrong Kind of Friend, 15

INDEX TO VOLUME LXXIX.

A

ABRAHAM LINCOLN Mutual Life, Philadelphia, Pa., Organization and Officers, 8
Accident Age, The, 212
Accident Insurance and Health Insurance Profitable for Life Agents, 163
Acknowledgments, 44, 92, 119, 148, 193, 211
Actuarial Society of America, Meeting at Toronto, 189
Adjuster's Manual, The, 23
Advisory Board Schemes in Texas, 153
Aeronautics, a New Field for Insurance, 198
Ætna Accepts Marine Authority, 38
Ætna Indemnity, A. P. Heinze Resigns, 212
Ætna Indemnity, Reorganization, 212
Ætna Life, Complete Protection Policy, 64
Akron Mutual Fire Insurance Company, Akron, Ohio, Incorporation, 78
Alabama National Life Insurance Company, Birmingham, Ala., Organization and Officers, 188
Albany Correspondence, see Middle States.
Allegheny County, Pa., Violent Deaths in, 7
Alliance of London Withdraws, 209
Alliance Life, Chicago, Closed by Insurance Department, 127, 129
American Association of Mutual Fire Insurance Companies, Election, 126
American Bank Protective Association, Indianapolis, Incorporation, 10
American Bar Association, Insurance Committee Report, 81
American Benevolent Association Reinsures, 129
American Casualty Co., Tacoma, Buys Sanitarium, 106
American Citizens Life, Cleveland, Ohio, Capital and Surplus, 70
American Citizens Life, Cleveland, Ohio, Organization, 76
American Life Convention Programme, 18
American Life Convention, Annual Meeting, 130
American Mutual Industrial Insurance Company, Birmingham, Ala., 83
American Mutual Life, Lincoln, Neb., Officers, 219
American National Fire Insurance Company, Rock Island, Ill., Begins Business, 134
American Patriots of Illinois Merges, 207
American Real Estate Company, 242
American Sick and Accident Association, Dover, Del., Unauthorized, 195
American Surety Company of New York, The, Report of Examiners, 243
American Union, Philadelphia, Organization and Officers, 157
Ancient Order of United Workmen in Difficulties, 123, 153
Annual and Deferred Dividends, 94, 121
Annual Statements, Uniform Blanks Adopted, 175
Annuity Business Unprofitable, 148
Anti-Compact Agitation in Missouri, 205, 216
Anti-Compact Bill in New York, 176
Anti-Compact Legislation, 197
Anti-Trust Measure in Alabama, Opposition to, 52
Arkansas Association of Local Fire Insurance Agents, Election, 52
Armstrong Laws, Injury to Agents, 40
Armstrong Laws, Kingsley Interviewed, 9
Assessment Societies, Lapses, Death Losses and Membership, 2, 3
Assessmentism a Snare, 123, 153
Association of Life Insurance Presidents, 291
Atlantic Casualty Company Officers, 216
Atlantic City, N. J., Fire Protection, 178
Atlantic Horse Insurance Company, Rhode Island, Incorporated, 120
Augusta, Maine, Fire Protection, 211
Austin Fire Insurance Company, Dallas, Tex., Complied with Rules, 99
Automobile Accidents, 96, 207
Automobile Collision Insurance, 73
Automobile Collision Insurance in New York, 77
Automobile Insurance, Variety of Forms, 30

B

BANK Account Insurance, 216
Bankers Association and Fidelity and Burglary Insurance, 21
Bankers Associations Invade Fidelity and Burglary Field, 27
Bankers Club, Pierre, S. D., Plan of Operation, 157
Bankers Life, New York, Examination, 107, 113
Bankers Reserve Life, Freeport, Ill., Organization and Officers, 158
Bankers Reserve Life, Omaha, Statement Sept. 30, 201
Bankers Reserve Life, Omaha, Neb., Ten Years' Growth, 76
Banta Estate Rumors, 260
Bechtel, W. F.—
  Sentenced to State Prison, 17
  New Trial Applied for, 102
  New Trial Granted, 129
Benefits of Life Insurance, 236
Best's Insurance Reports, 91, 133
Best's Insurance Reports, Inquiries Regarding, 208
Best's Insurance Reports, Life, Criticised, 25, 42
Best's Report on San Francisco Losses Condemned, 24
Board of Casualty and Surety Underwriters Meeting, 194
Boston Life Underwriters Association, Delegates to Convention, 7
Boston, Mass., Fire Protection, 73
Boston Suburban Board of Fire Underwriters Formation, 98
Boston Underwriters Busy, 116
Bourne's Handy Assurance Manual, 1907, 91
British-American Insurance Company, New York, Discontinues, 134
British Offices Life Tables, 1893, 77
Brokers Exchange, San Francisco, 32
Brooklyn Fire Premiums, 119
Building Limitations in New York, 281
Burglary Insurance, 256

C

CAPITAL City Fire Insurance Company, Washington, D. C., Organization, 134
Capital Mutual Insurance Company, Wichita, Kan., Organization, 36
Carrollton Mutual Fire Insurance Company, Carrollton, Ga., Chartered, 183
Casualty Company of America, Appointments, 161
Casualty Matters in Great Britain, 243
Casualty Notes, 10, 23, 36, 48, 60, 69, 78, 94, 106, 121, 134 150, 161, 174, 182, 195, 204, 212, 220, 229, 245, 255, 267 278, 289, 299
Casualty, Semi-Annual Reports, 150
Casualty, Surety and Miscellaneous—
  American Bonding Company Wins Suit, 289
  American Surety Co. Settles Large Claim, 299
  Examination of the United Surety of Baltimore, 255
  Government Contract Bonds, 289
  New Surety Company in Massachusetts, 255
  Treasury Department Ruling, 267
  Underwriting and Investment Profits and Losses in 1906, 28
  Underwriting and Investment Profits and Losses Table, 29
  Travelers' Exhibits at Auto Show, 255
  Treasury Department Recommendations, 299
Centennial State Insurance Company, Denver, Col., Reinsures in Agricultural, 36
Century Magazine, 101, 168, 219
Chatanooga, Tenn., Conflagration Hazard, 31
Chicago Fire Premiums, 98
Chicago Fire Protection, 51, 67, 73
Cleveland Fire Protection, 47, 147
Cleveland, Ohio, High-Pressure Water System, 126
Cleveland Life Insurance Company, Ohio, Officers and Directors, 102, 137
Colonial Mutual Disability Insurance Company, Waltham, Mass., Organization and Officers, 10
Colorado Fire Insurance Company, Denver, Col., Reinsures, 134
Columbian National Non-Participating, Jan. 1, 195
Commercial National Fire, Denver, Col., Reinsures, 70
Commissioners on Old Age Ins. and Pensions, 75
Commonwealth Casualty, Phila., New Policy, 212
Commonwealth Casualty, Philadelphia, Statement, 106
Commonwealth Fire Insurance Company, Dallas, Tex., Complied with Rules, 99
Compensation of Life Insurance Agents, 249
Concrete and Cupidity, 119
Coney Island Adjustments, 116
Coney Island, Building Restriction Recommended, 51
Connecticut Mutual Life, New Policy Features, 158
Conservative Life Insurance Company, Wheeling, W. Va., Ready for Business, 83
Continental Life, Wilmington, Del., Incorporated, 33
Continental Life, Wilmington, Del., Officers, 129
Conventions at Toronto, 71
Co-operation in Life Insurance, 272
Corporate Agency Plan Disapproved in Georgia, 17
Cosmopolitan Relief Association, Philadelphia, Reincorporation and Change of Name, 36
Cunningham, J. L., on Dried Apples, 147

D

DAKOTA Deposit Law, 223
Dearth, E. H., Acquitted, 219
Deaths from La Grippe in New York, 282
Delamater, G. W., 75
Deposit Insurance Needed, 206
Depreciation in Marginal Values of Insurance Investments, 269
Detroit Conference Meeting, 78
Detroit Conference Annual Meeting, 119
Dexter, G. T., 33
Directors, Bonds for, 203
Dividends, Annual and Deferred, 1906, 1
Dividends, Annual and Deferred, 70, 80
Dividends, Methods of Calculation, 25
Dixie Life Insurance Company, Little Rock, Ark., Election, 54
Drouth During July and August, 110
Drowning, Deaths by Accidents, 110, 127

E

EAGLE Fire Company, New York, Election, 51
Earthquake Clause, 237
Eastern Iowa Threshermans Association, Worthington, Organization, 69
Eastern Life Assurance Co. of Virginia, Officers, 208
Eastern Life Insurance Company, New York, N. Y., Incorporation and Officers, 101
Empire Fire Insurance Company, Spokane, Wash., Organization and Officers, 11
Employers Liability Act in Great Britain, 193
Employers Liability Act, Pennsylvania, Results of, 16
Employers Liability Bills in Massachusetts, 201
Employers Liability Increased, 53
Employers Liability Law in Indiana, Constitutionality Attacked, 36
Equitable Life Assurance Society, Decision in Case of G. C. Peters, 16
Equitable Life, Examiners from Wisconsin, 101
Equitable, Pittsburg Agency Convention, 187
Equitable Life Assurance Society, Pittsburg Agency Record, 53
Equitable, Pittsburg Veteran Legion, 180
Equitable Life, Tontine Dividends, 1907, 65
Equitable Life vs. Thos. Watts, Decision, 7
Excelsior Fire Insurance Company, New York, Announcement, 78
Excelsior Fire Insurance Company Complains to Insurance Department, 209
Excelsior Fire Begins Business, 92
Excelsior Fire Gets Certificate, 121
Excelsior Fire Insurance Co., New York, Officers, 134
Exports, Tabulation of, 72

F

FACKLER, D. P., Opinion Regarding Examination of Life Insurance Company of Virginia, 13
Fast Speeding of Automobiles, Results, 260
Financial Crisis, The, 223
Financial Situation, The, 213
Farview Casualty Company, Burlington, Vt., Organization and Officers, 60
Farmers Mutual Fire Insurance Company of Washburn County, Wis., Failure, 121
Federal Health and Accident Company, Philadelphia, Officers and Directors, 157
Federal Surety Bonds, Limitation on, 78
Fellowship of Solidarity to Reinsure, 136
Fidelity Accident Insurance Company, Lincoln, Neb., Organization and Officers, 48
Fidelity and Casualty Co., Recent Large Claims, 70
Fidelity and Surety Bonds, 231
Fire and Marine Insurance by States, Twenty-two Years of, 192
Fire Insurance Code, Pyro, 60
Fire Insurance Commission Question, 282
Fire Insurance Law Chart, 75
Fire Insurance Laws, Taxes and Fees, 93
Fire Insurance—
  Actions by the Town of Union, N. Y., 286
  Advisory Rates Enjoined in Kansas, 82
  Ætna Western Branch, 239
  Agreement at Washington, D. C., 285
  Branch Offices, 23
  British Companies, Business in 1906, 6
  British Companies, Statements of, 193
  Card Cabinets, 96
  Church Risks, 72
  Classification of Business Desirable, 164
  Classification of Risks, 198
  Committee Appointments by the National Agents Association, 286
  Contingent Commissions, 39
  Co-operation Prevented in Kansas, 27
  Dividends, Source of, 118
  Doubtful Profits of, 135
  Duties of a Broker, 240
  Excelsior Fire Ins. Co., New York, 268, 276
  Experience Classification, 72
  Industrial Underwriters Organization, 237
  Insurance Taxation Committee, 263
  Liverpool and London and Globe, Official Changes, 237, 238
  Massachusetts State Board, 238
  Moore, F. C., 237
  Municipalities and Mutual Fire Insurance, 240
  Mutual Companies, Dangers in, 164
  Mutual Epidemic in Maine, 96
  Northwest Fire and Marine of Minneapolis, Official Changes, 238
  Ohio State Fire Prevention Association Meeting, 239
  Organization and Rate Questions in Ohio, 46
  Philadelphia Underwriters Association, Annual Meeting, 238
  Preferred Business, 199
  Premiums in San Francisco, 40
  Reform in Taxation, 299
  Reinsurance Change, 177
  Reinsurer, Status of, 50, 73
  Reinsurer's Liability to be Tested, 52, 67
  Reports of Companies, 11, 21, 36, 48, 70, 78, 121, 134 151, 183, 196, 220, 229, 244, 268, 279, 290, 300

Semi-Annual Statements, 99, 118
South-Eastern Tariff Association, 240
Standard Policy Change Proposed, 199, 210
Statements of Promoters, 71
Summer Resort Risks, 71, 97
Tennessee Taxes Unreasonable, 61
Tuttle, R. R., Sues the Dubuque F. and M., 254
Unearned Premium Reserves, 15
Valuations Acceptable to State Departments, 298
Fire Insurance Notes—
Miscellaneous Items, 3, 18, 30, 45, 50, 66, 73, 92, 97 116, 125, 145, 155, 170, 176, 190, 199, 209, 215, 237 253, 261, 276, 283, 296
Boston and Vicinity, 4, 19, 30, 46, 73, 97, 116, 126 145, 155, 171, 177, 190, 200, 210, 215, 238, 253, 261 284, 297
Chicago Items, 19, 45, 51, 67, 73, 98, 126, 210
Great Britain, Affairs in, 74, 192
Hartford Items, 171
Middle States Items, 5, 20, 31, 46, 51, 68, 93, 98, 117 126, 146, 155, 171, 178, 191, 200, 210, 215, 254, 262 277, 285, 297
Miscellaneous Items, 6, 21, 32, 47, 52, 68, 74, 93, 98 118, 147, 156, 172, 178, 192, 201, 211, 216, 240, 255 263, 278, 286, 298
New England Items, 46, 98, 126, 146, 155, 171, 200 211, 239, 254, 262, 277, 285, 297
New York City Items, 3, 18, 30, 45, 50, 66, 73, 92, 97 116, 125, 145, 155, 170, 176, 190, 199, 209, 215, 237 253, 261, 276, 283, 296
Ohio Items, 5, 20, 31, 46, 73, 74, 126, 146, 178, 191 211, 263, 285
Pacific Coast Items, 20, 32, 47, 68, 117, 147, 211
Philadelphia Items, 4, 19, 30, 46, 51, 67, 98, 117, 146 177, 190, 200, 210, 238, 261, 284, 297
San Francisco Items, 32, 47, 183
The South, 6, 20, 31, 47, 52, 68, 74, 93, 99, 117, 127 147, 156, 192, 200, 211, 216, 239, 254, 263, 277, 285 298
The West, 5, 19, 20, 31, 45, 46, 51, 52, 67, 68, 73, 93 99, 117, 126, 146, 156, 171, 178, 191, 200, 210, 211 215, 239, 254, 262, 277, 297
Fire Ins. and Marine Ins., Ten Years of, 154
Fire Limits, Extension Proposed, 155
Extension Recommended, 170, 176
Fire Losses—
August, 125
Chicago, First Six Months, 19
In United States and Canada, 224
In United States and Canada, in November, 272
United States and Canada in June, 16
United States and Canada, in July, 61
United States and Canada, in September, 186
Fire Protection, 7
Fire Tests with Fire Extinguishers, 193
Fire Tests with Hydrants, 193
Fire Tests with Petrol Tank, 52
Fire Underwriters Association of the Northwest, Convention, 191
Fire Underwriters Association of the Northwest, Programme for Meeting, 146
Firemans Fund Insurance Company, Examination by S. H. Wolfe, 72, 79, 117
Fireworks, Sale Restricted, 1, 4
First National Life Assurance Society, Walla Walla, Wash., Organization and Officers, 180
First Savings Bank Life Insurance Company, Rock Island, Ill., Organization, 188
Florida Life Insurance Company, Jacksonville, Fla., Successful, 42
France, Deposits by Foreign Life Companies, 106
Franklin, Tenn., Fire Protection, 93
Fraternal Insurance, Fallacy of, 185
Fraternal Orders, Dilemma of, 83
Fraternal Societies Cannot Merge in Illinois, 127
Fraternal Societies, New Members Needed, 136

G

GEORGIA Fire Insurance Company, Cedartown, Ga., Incorporated, 31
Georgia Life, Athens, Ga., Organization, 208, 219
German Insurance Company of Freeport—
Plan for Closing Up, 49
Plan Submitted to Creditors, 70
Plan Accepted, 151
Gillette, Dr. W. R., Convicted and Sentenced, 208
Gillette, W. R., Certificate of Reasonable Doubt, 216
Glens Falls Fire Insurance Company, Glens Falls, N. Y., Growth of, 147
Grand Rapids, Mich., Fire Protection, 68
Grannis, W. A., 216
Great Eastern Casualty Declines Mystic Shriners, 23
Great Western Life, Kansas City, Special Policies, 219
Greensboro Life Guaranteed Accumulation Policy, 65
Guarantee Life Ins. Co., Houston, Tex., Progress, 9
Guardian Fire of Pittsburg, Colorado License, 224

H

HAHN, A. G., 64
Hall on Insurance Adjustments, 21, 38
Halsey, J. L., Resolution, 137
Hamilton Fire Insurance Company, Election, 31
Hegeman, J. R., Indictment, Motion to Quash, 201
Hoarding Money by the Public, 237
Hogge, J. H. H., 114
Home Benevolent Association, Oklahoma City, Liquidation, 8
Home Fire, Oklahoma City, Changes Name, 32
Home Life Administration Ticket, 75, 110
Houston Fire and Marine, Houston, Tex., Reinsures and Retires, 183
Houston Live Stock, Houston, Tex., Incorporation and Officers, 174

I

ILLINOIS Field Club, Election of Officers, 5
Illinois National Insurance Company, Springfield, Ill., Examination, 79
Independence Mutual Life, Phila., Reinsures, 63
Indiana and Ohio Live Stock Ins. Co., Crawfordsville, Ind., Officers and Plan of Operation, 10
Indiana National Life Insurance Company, Indianapolis, Progress Made, 53
Indictments of Life Insurance Officials—
Plans to be Filed, 174
Dates Set, 179
Adjournments, 186
Industrial Insurance Agents Organize, 44
Industrial Insurance, Cost of Business, 144
Industrial Insurance Notes, 18, 44, 66, 92, 115, 144, 169 189, 209, 226, 252, 276, 296
Industrial Surety Co., New York, Organized, 182
Institute of Actuaries Journal—
Index to Forty Volumes, 202
October Number, 202
July, 60
Insulation, Defective, Liability of Power Company, 4
Insurance and the Legislature, 259
Insurance Directory of Greater New York, etc., 171
Insurance Register, 1907, 91
Insurance Society of New York, Meeting, 210
Insurance Year Book, 1907-8, 54, 161, 183
Insurance Year Book, 107, 151, 220
Insuring Hazardous Risks, Life and Fire, 236
International Association of Accident Underwriters—
Convention and President's Address, 22
Convention, Further Report of, 35
Will Reward Heroism, 203
International Insurance Encyclopedia, 181, 193
Inter-State Accident Insurance Company, Birmingham, Ala., Incorporation, 36
Inter-State Live Stock Company, Seatt'e, Wash., 78
Iron Moulders Union of North America to Establish Insurance Department, 63
Italian Foresters of America Chartered, Mass., 137

J

JEFFERSON Life Insurance Company, Indianapolis, Consolidation with Ohio State Life, 33
Jersey City Adopts Building Code, 200
John Hancock Mutual Suit in Texas, 113
Joplin Fire Underwriters Association Organizes, 31
July Fourth Casualties, 15

K

KANSAS Anti-Trust Law, Violation Charged, 31
Kansas State Life, Topeka, Directors, 129
Kelsey, Otto, Charges by New York World, 77
Keystone Bonding Co., Philadelphia, Reinsures, 11
Keystone Bonding Co., Philadelphia, Insolvent, 33
Keystone Life, New Orleans, Receiver Applied for, 188
Kingsley, Darwin P., on New York Life Insurance Laws, 282
Kingsley, D. P., Interview, 9
Kingsley, D. P., Letter to Policyholders, 43
Knickerbocker Fire Insurance Company, New York, Incorporators, 92, 121
Knights of Pythias, License Refused by Missouri, 207

L

LAWRENCE (Mass.) Local Board of Fire Underwriters, Election, 19
Laws Forbidding Removal to Federal Courts, 71
Legislation—
Alabama, 47, 52
Canada, 115
Connecticut, 42, 76
Georgia, 20, 21, 31, 47, 52, 114
Indiana, 288
Massachusetts, 4, 21, 51, 53, 78, 177, 190, 215
Missouri, 288
New York, 1, 7, 8, 39, 63, 176
Ohio, 42, 167, 218
Wisconsin, 21, 33, 42, 47, 65, 265
Legislation, Desirability of Uniformity, 49
Legislative Abuse of Corporate Interests, Discussed by Bar Association, 109
Legislatures, Dates of Sessions, 178
Liability and Coinsurance, 133
Liability Fellowship, 149
Liability Insurance, Inspection of Risks, 34, 68, 94
Liability, Rates, Old and New, 194
Liability Insurance Association, New York, Organization, 204
Liberty Life, New York, Trade Mark, 212
Liberty Life, New York, Organization, 167
Life Insurance—
American Statistics of Acute Diseases, 287
Armstrong Law and the Legislature, The, 273
Association of Life Insurance Presidents, 274
By States, 43
Commissions, Law Regarding, 185
Conditions Improving, 197
Economic Life Insurance Company, 273
Economic Life Insurance Co., Official Change, 241
Elections, Bills Controlling, 39
Equitable Life, Official Changes, 272
Fidelity Mutual Life Insurance Company, 187
Fidelity Mutual Life of Phila., Examination, 241
Fraternal Life Insurance Law Chart, 242
Future of, 153
Gain and Loss Exhibit for 1906, 55
Georgia Life Insurance Company, 274
Great Western Life Insurance Company of Kansas City, Examination of, 241
Home Life Insurance Company of America, 265
Home Life of Delaware, Official Changes, 241
Insurance Report of the District of Columbia, 295
Inter-Southern Official Changes, 241
Jefferson Standard Life Insurance Company, 295
Life Insurance Companies Leaving Wisconsin, 265 273
For Men of Wealth, 208
Law Chart, 226, 295
Mortality, Actual and Expected, 62
Mutual Benefit Life, New Policy, 265
Mutual Companies' Rights in Texas, 188
Mutual Reserve and the U. S. Circuit Court, 286
Mutual Reserve Impaired (?), 268
New Companies Numerous, 124
New Mexico Insurance Department, 241
New Policy Forms, Attorney-General Malone's Opinion, 286
Normal Conditions Return, 15
Northwestern Life Insurance Company, Aberdeen, S. D., Organized, 274
Numerous Changes in Policies, Rates and Values, 295
Peoples Savings Bank of Brockton, 241
Policy Forms, Applications for New, 136
Policy Forms, Decision on, 157
Progression of the Hegeman Trial, 286
Provident Savings Life Assurance Society, 271
Provident Savings Life Impaired, 265
Rich Men's Need of, 205
Secretary of the Treasury's Order Relating to Bonds, 252
Semi-Annual Statements, 168
Travelers' Convention Plans, 273
Valuation of Ins. Companies' Securities, 242
Volume in Force, 213
Life Insurance Notes—
In and About New York, 7, 16, 32, 41, 52, 75, 82 101, 110, 127, 136, 157, 164, 178, 186, 207, 216, 241 250, 264, 272, 286
Boston and Vicinity, 7, 16, 32, 41, 53, 63, 75, 82, 110 165, 179, 201, 207, 216, 241, 286, 293
Chicago Items, 16, 127, 207
Great Britain, Insurance Affairs in, 114, 181, 289
Hartford Items, 180
Middle States Items, 8, 17, 33, 41, 53, 63, 75, 82, 101 113, 128, 137, 157, 167, 179, 187, 201, 207, 241, 250 265, 273, 288, 294
Miscellaneous News, 9, 18, 42, 54, 65, 77, 83, 114, 130 138, 158, 168, 181, 188, 202, 208, 219, 242, 251, 266 274, 289, 295
New England Items, 17, 33, 41, 64, 75, 101, 113, 129 137, 180, 188, 201, 218, 241, 251, 273, 288, 294
New York City Items, 7, 16, 32, 41, 52, 63, 75, 82 101, 110, 136, 157, 164, 178, 201, 216, 250, 264, 272 286, 293
Ohio Items, 17, 76, 167, 218
Philadelphia Items, 7, 16, 33, 41, 53, 63, 82, 110, 127 136, 157, 165, 179, 186, 207, 216, 241, 264, 287, 293
The South, 9, 17, 34, 42, 54, 65, 76, 83, 113, 129, 137 158, 180, 188, 202, 208, 219, 241, 251, 266, 274, 289 295
The West, 8, 17, 33, 41, 53, 64, 76, 82, 101, 113, 129 137, 157, 167, 180, 188, 201, 207, 208, 218, 241, 251 265, 273, 288, 294
Life Insurance Company of Virginia, Resumé of Facts Concerning, 11
Life Underwriters Association of N. Y., Banquet, 187
Life Underwriters Association of New York, Election of Delegates, 16
Lion Bonding and Surety Company, Omaha, Neb., Organization and Officers, 195
Live Stock Insurance, 10
Locomotives, Fire-Fighting, 98, 210
London Guarantee and Accident, Examination, 161
Louisiana State Association of Local Fire Insurance Agents, Election, 63
Lynchburg, Va., Conflagration Hazard, 6

M

MAINE Life Underwriters Association, Delegates Elected, 32
Majestic Life Assurance Company, Indianapolis, Officers, 83, 102
Majestic Life Assurance Co., Incorporation, 34
Manual of Liability Insurance, 10, 60
Marine Insurance Decisions in San Francisco, 47
Marine Insurance and Fire Insurance, Ten Years of, 154
Marine Insurance and Inland Insurance, 1906, 148
Marquette Mutual Life Insurance Company, Chicago, Receiver Appointed, 8
Massachusetts "Blue Book," 75
Massachusetts Bonding and Assurance Company, Boston, Mass., Organization, 23, 69, 171, 174
Massachusetts Bonding and Insurance Company, Massachusetts, Incorporation and Officers, 41
Massachusetts Insurance Department, Life Report, 168
Massachusetts Ins. Report, Part I., Synopsis of, 98
Merchants Fire, Little Rock, Ark., Reinsures, 183
Merchants Mutual Fire Insurance Co. of Southern California, Los Angeles, Organizing, 134
Merchants Transportation Insurance Underwriters, Organization, 23
Merchants Transportation Insurance Underwriters, Organizers, 37
Metropolitan Casualty of St. Paul Reinsures, 134
Metropolitan Life Will Test Robertson Law, 102
Metropolitan Surety, Official Changes, 229

Metropolitan Surety Company, Examination and Reduction of Capital, 10
Michigan Casualty, Grand Rapids, Mich., Organization and Officers, 174
Michigan State Life, Detroit, Mich., Officers, 113
Mine Disasters in December, 292
Minnesota and North Dakota Fire Underwriters Association Election, 47
Miscellaneous Insurance, Hawaii, 1906, 189
Miscellaneous Insurance, Premiums and Losses in Georgia, 120
Misleading Table, A, 197
Mississippi Valley Life, St. Louis, Mo., Plan of Operation, 113
Missouri's State Attorneys and the Fire Insurance Companies, 283
Modern Harvesters of America, Nevada, Incorporates, 8
The Money Crisis and Life Insurance, 281
Money Stringency and Christmas Shopping, 292
Montreal Fire Protection, 148
Moody's Manual of Railroads and Corporation Securities, 32
Mortality and Life Tables, New English, 165
Mortality, England and Wales (1891-1900), 181
Moving Picture Hazard, 164, 200, 210
Muller, Nicholas W., 60
Mutual Accident Insurance Company of Indianapolis, Indiana, Incorporation, 36
Mutual Benefit Life Withdraws from Texas, 9
Mutual Life Administration Ticket, 214
Mutual Life Disposes of Stock, 82
Mutual Life, New York, Election, 52
Mutual Life of Pennsylvania, Receiver's Report, 207
Mutual Reserve Life Insurance Company, Cutting Down Claims Ceases, 7
Mutual Reserve Life, Efforts to Replace Assessment Policies, 49

N

NATIONAL Accident Insurance Company, Lincoln, Neb., Organization, 48
National Association of Life Underwriters—
Annual Meeting at Toronto, 89
Report of Meeting, 102
Standing Committees, 219
Examines Results of Armstrong Laws, 18
Convention Plans, 43
Convention Programme, 77
National Association of Local Fire Ins. Agents—
Convention Programme, 68
Committee Reports, 156
Report of Meeting, 172
National Convention of Insurance Commissioners—
Committees Appointed, 188
Report of Meeting, 138, 158, 164
Programme, 106, 136
National Fidelity and Casualty Company, Omaha, Incorporation, 48
National Fidelity and Casualty, Omaha, Neb., Officers, 121, 183
National Fire Assurance Corporation, St. Louis, Mo., Organization, 79
National Fire Protection Association Proceedings, 32
National General Insurance Company, Ltd., London, England, Organization, 79
National Health and Life Association, Philadelphia, Charter Granted, 111
National Life Ins. Co., Vermont, Methods of, 218
National Life Insurance Company of U. S. A., Examination, 82
National Life of U. S. A., Valuation of Building, 16
National Relief Assurance Association, New York, Insolvent, 17
National Surety Company, New York, Increase of Business, 48
National Travelers Benefit Association, Des Moines, Ia., Officers, 134
New England Womens Life Underwriters Association, Election of Delegates, 16
New Hampshire Fire, Capital to be Increased, 210
New Hampshire Local Fire Insurance Agents Association, Election, 116
New Jersey Fire Retirement, 145
New Jersey Fire Insurance Company, Camden, N. J., Discontinues, 151
New Jersey Fire Insurance Company, Camden, N. J., Reinsures, 171
New Orleans Fire Protection, 211
New York Board Meeting, 97
New York City—
Accidents on Street Railways, 163, 198
Accident Record for September, 203
Bond Sale, 135
Fire Premiums (table), 100
Large Fires in Vicinity of, 50
New York Firemen's Perils, 281
New York Life—
Business and Claims During July, 63
Dividend Calculation, 25
Commissions Increased, 216
Administration Ticket, 101, 164
Election Expenses, 53
Letters to Policyholders, 43
New York State Insurance Department—
Investigation by M. C. Fleming, 207
Report, Part V., 183
Life Report, 201
Examiners to be Appointed, 64
Successful Candidates, 187
To be Investigated, 95
New York State Insurance Legislation, Summary of Bills, 8
New York State Association of Local Fire Insurance Agents, Election of Officers, 5
New York University, Course in Fire Ins., 72, 155
"Night Riders" Depredation, 283
North American Accident Insurance Company, Chicago, New Policy, 173
North German Fire Reinsurance Claims, 116
Northern Assurance Co., Detroit, Officers, 208
Northern of London Figures Corrected, 7
Northern of New York Figures Corrected, 7
Northwestern Mutual Growth, 54
Northwestern National Life Election, 8
Northwestern National Will Stay in Texas, 208
Northwestern National New Standard Clause Policy, 180
Nurses as Thieves, 150

O

OBITUARY—
Adams, Amos B., 239
Banta, J. M., 107
Banta, W. S., 191
Berry, Geo. A., 254
Black, J. W., 20
Blossom, Howard A., 117
Brown, S., 191
Bunce, J. L., 180
Burt, Chas. R., 254
Butler, Ralph, 229
Carpenter, Gen. Frederick B., 227
Clark, Curtis, 210
Cockman, A., 121
Creth, John E., 262
Day, Gen. Geo. H., 251, 254
Dornin, Geo. D., 68
Duncan, A., 210
Ferry, Dexter M., 228
Foreman, E. P., 297
Fuller, H. C., 183, 193
Gallagher, Geo. M., 285
Gundlach, E. C., 285
Halsey, J. L., 129
Hoyt, John C., 297
Kempson, St. George, 75
Kendall, Isaac B., 261
King, W. L., 45
Kompfe, C. W., 216
La Motte, W. O., 215
Livingston, J. L. R., 45
Merwin, Orange, 267
Orcutt, I. W., 145, 146
Parker, J. M., 180
Pierce, Chas. P., 18
Pierce, Jos. B., 242
Rowland, W., 31
Royce, Philander C., 262
Scott, W. A., 195
Smith, P. B., 99
Todd, Cyrus A., 239
Welsh, S., 98
Wilson, A. A., 216
Wood, W., 99
Ohio Association of Fire Ins. Agents, Meeting, 73
Ohio Canners Mutual Fire, Columbus, O., Officers, 151
Ohio Canners Mutual Fire Ins. Co., Columbus, O., 80
Ohio Casualty Co., Columbus, Ohio, Officers, 220
Old Orchard, Maine, Extent of Loss, 97, 171
Orient Mutual Fire Insurance Company, Johnstown, Pa., Organization, 80
Ostrander, D., 19

P

PACIFIC Fire and Marine Insurance Company, Seattle, Wash., Organization and Officers, 196
Pacific Mutual New Policy, 173
Pacific Mutual Life Examined by S. H. Wolfe, 102
Pacific Mutual Remains in Texas, 48
Pasadena Fire Insurance Company, Pasadena, Cal., Organization, 80
Peerless Electric Co., Warren, O., Peculiar Loss, 74
Penn Mutual Life Ins. Co., Dividend Calculation, 25
Pennsylvania Casualty, Legion of Honor, 212
Pennsylvania Fire Insurance Company, Phila., 230
Pennsylvania Insurance Department, Actuaries' Controversy Settled, 41
Peoria Life Association Reorganizes, 102
Peoria Life Insurance Company, 225
Petroleum Products, Limitation of, 30
Philadelphia, Gasoline in City Hall, 30
Philadelphia Casualty, Popular Premium Policy, 11
Phila. Casualty Reinsures Steam Boiler Risks, 35
Philadelphia, Pennsylvania and Delaware Insurance Directory, 93
Phœnix and Pelican Amalgamation, 192
Phœnix Fire Insurance Company, Phœnix, Ariz., Organization, 196
Phœnix Indemnity, Denver, Retires, 220
Pioneer Life Insurance Company of N. D., 225
Pioneer Life Ins. Co. of North Dakota, Fargo, N. D., Organization and Officers, 42, 54, 129
Pittsburg Life Underwriters Association Annual Banquet, 128
Plate Glass Insurance, 245, 246, 247
Plate Glass Insurance Forms, 231
Policy Loans in Times of Financial Stringency, 223
Portrait, Robison, B. H., 142
Portrait, Spalding, L. A., 8
Progressive Life Insurance Company, Chicago, Organization, 34
Progressive Life Ins. Co., Chicago, Officers, 54
Prospects, Best List of, 66
Protective Life Ins. Co., Birmingham, Ala.—
Elections, 9, 42
Incorporation, 54
Policies, 137
Provident Annuity Life Association, Bloomington, Ill., Officers, 202
Provident Savings Stock Deal Complications, 206, 213
Provident Savings Life Control, Change of, 181
Provident Savings Life Control, Negotiations for, 167
Prudential of England Changes, 169
Prudential Ins. Company, Dividend Calculation, 26
Prudential Insurance Company, Participating Business Discontinued, 41
Prudential Life of Canada, Organization, 66
Puritan Life Insurance Company, Rhode Island, Election, 137
Puritan Life Insurance Company, Rhode Island, Officers and Directors, 188

Q

QUAKER City Life of Philadelphia, 250
Quotations on Stocks, 173, 180

R

RAILWAY Accidents, 173
Rate Cutting in Ohio, 5, 74
Reinsurance Law in Arizona Void, According to Attorney-General, 39
Reinsurance Regulation Desirable, 214
Relative Premiums in Fire Insurance, 259
Relief of Money Stringency, 236
Reports to States, Criticism of Blanks, 109
Reports to States, Report of Committee of Insurance Commissioners, 115
Republic Life, Chicago, Officers, 102
Rhine and Moselle Fire Insurance Company, Attachment Served, 126
Richfield Mutual Hail and Cyclone Insurance Company, West Bend, Wis., Officers, 182
Robison, B. H., Elected President, 144
Rockford Life Insurance Company, Rockford, Ill., Organization, 219
Rome Industrial Life Ins. Co, Rome, Ga., Election, 34
Ross, F. H., 203
Royal Arcanum, Decision as to Rates, 179

S

SAN FRANCISCO Reconstruction Figures, 211
Savannah Mutual Assn., Georgia, Incorporates, 32
Savings Banks Insurance, Opinions on, 165, 207
Savings Bank Ins., Will Not Replace Industrial, 28
Savings Bank Insurance, Gratuity Fund Trustees Appointed, 32
Scandal in the Brooklyn Fire Patrol, 283
Scotland, New Mortality and Life Tables, 217
Scranton Mutual Life Insurance Company, Scranton, Pa., Incorporation, 75
Scranton Mutual Life Officers, 82, 101
Scrugham, Stirrup & Carrington Case, 1
Semmann's Fire Insurance Calculation Tables, 227
Seattle, Wash., Fire Protection, 75
Seattle Water Supply, 93
Securities, Decline of, 186
Security Casualty Co., Indianapolis, Election, 69
Security Live Stock Association, South Bend, Ind., Organizes, 10
Security Mutual Life Association, Salisburg, N. C., Starts, 129
Security Mutual Life, Binghamton, Rumors Unfounded, 32
Selling Man, The, 66
Skyscrapers, Perils of, 124, 125, 145
South-Eastern Tariff Association History, 6
Southern Fidelity Life, Durham, N. C., Organization, 54
Spalding, L. A., President Casualty Co. of America, Career of, 8
Spalding, L. A., President Casualty Co. of America, Portrait of, 8
Spectator Company Publications, 1, 9, 10, 21, 23, 54, 60 65, 70, 75, 80, 91, 93, 94, 107, 121, 151, 183, 208, 220 254, 266, 268, 276, 278, 295
Spectator, The, Use of Name Without Authority, 61
St. Paul Fire Protection, 192
Standard Ins. Directory of New England, 1907, 157
State Mutual Life Ins. Co., Dividend Calculation, 26
State Mutual Life Insurance Company, Rome, Ga., New Business, 102
State Mutual Life, Georgia, Upheld in Tennessee, 219
Stock, Disposing of, 81, 82
Sub-Agents, Compensation of, Opinion by Kelsey, 179
Successful Agent, The, 9, 65
Suicide Record of 1906, 111
Surety Companies Approved by U. S. Treasury, 36
Surety Notes, 11, 23, 36, 48, 70, 78, 94, 106, 121, 134, 150 174, 188, 195, 204, 212, 220, 229, 231, 244, 255, 267, 278 290, 300
Surety, Plate Glass and Other Miscellaneous Insurance Forms, 231, 245, 256
Surveyor Insurance Directory, 98

T

T AND C. Ins. Co., Dallas, Tex., Reinsures and Retires, 48
Tables and Problems, by Thos. Fatkin, 202
Taxation Reforms Desirable, 198

Taxes and Licenses Increasing, 81
Taxes on Agents, 186
Texas, Companies Withdrawing from, 17, 27, 38
Texas Fire Prevention Association, Election of Officers, 6
Texas Investment Law, Washington Life, Metropolitan Life, 76
Thirty Years Record, A., 16
Thorburn & Co., A. M., 244
Tornado Insurance, Increase in Volume, 41
Traders Fire, Chicago, Ill., Claims Against, 151
Tradesmens Life, New York, Dissolved, 110
Travelers' Annual Agency Convention, 129
Travelers Insurance Co., Capital to be Increased, 113
Triumph Mutual Fire Insurance Company, Beaver, Pa., Gets Charter, 80
Truitt-Savage Company, Norfolk, Va., Incorporated, 32
Trust Companies and Life Insurance Companies Compared, 205
Trusts, So-Called, 216
Tuberculosis in New York, 40

U

UNION Accident and Casualty Company, Philadelphia, Organization, 36, 69
Union Assurance Society of London, Figures Corrected, 7
Union Assurance Society of London, Merges with Commercial Union, 47
Union Central Life Insurance Company, Dividend Calculation, 26
Union Fire of Philadelphia, Colorado License, 224
Union Insurance Company, Philadelphia, 230
Union Life, Madison, Ind., Organization and Officers, 42, 208
Union Mutual Life Insurance Company, Dividend Calculation, 26
Union National Life Insurance Company, Dover, Del., Incorporation, 8
Union National Life Insurance Company of America, Seweckly, Pa., Incorporation, 17
United States Annuity and Life, Chicago, Correction, 161
United States Fidelity and Guaranty Company, Baltimore, Examination, Report of, 204
United States Fidelity and Guaranty Victory, 60
United States Life Insurance Company, Dividend Calculation, 26
United States Merchants Mutual Fire Insurance Company, Philadelphia, Pa., Officers, 221
Universal Life, St. Louis, Mo., Changes Name, 157
Universal Life, St. Louis, Mo., Organization, 53, 102
Untermyer, S., Will Not Contest Elections, 175
Untermyer, S., Election Expenses, 61
Upper Canada Fire Ins. Co., Toronto, Organization, 37

V

VACANCY, Supreme Court Decision on, 5
Valuation of Stocks and Bonds in Annual Statements, 245, 250, 291
Volunteer State Life, Chattanooga, Tenn., Criticisms Refuted, 83, 144
Volunteer State Life, Chattanooga, Tenn., Will Enter Texas, 83
Vermont Life Underwriters Assn., Official Changes, 251
Voodry, J. A., 64

W

WALKERVILLE, Ont., Fire Protection, 7
Wanamaker, Rodman, Carries $4,000,000, 82
Washington Life Ins. Co., Dividend Calculation, 26
Water System, High Pressure, 4, 18
Webb's Comparisons Simplified, 91
West Springfield, Mass., High-Pressure Water System, 97
West Virginia Fire Insurance Company, Charleston, W. Va., Organization, 80
Westchester Fire, New York, Election, 38
Western Mutual Life, Iowa, Organization and Officers, 129
Western National Insurance Company, Chickasha, Okla., Formation and Officers, 80
Western Reserve Life, Muncie, Ind., Reincorporates, 33
Western Title Insurance and Trust Company, Grand Forks, N. D., Organizes, 195
Western Union Rupture Avoided, 154, 155
Western Union Meeting, 156
Wolfe, S. H., Criticises Fackler and Others, 95
Wolfe, S. H., Report on Life Insurance Company of Virginia, Discussed, 11
Worcester (Mass.) Protective Dept., Election, 19
Workmen's Compensation in Great Britain, 149
Workmen's Compensation Insurance, 114

INDEX TO LIFE INSURANCE SUPPLEMENT

JULY TO DECEMBER, 1907.

ADDITIONAL Insurance to Cover Loans, 47
Actuarial Society of Am. Legislation, Paper on, 35
Additional Protection, He Wanted, 6
Ætna Life Ins. Co., Dividends in 1907, 23
Ætna Life, Dividend Calculation, 2
Amounts of Reserves on Varying Bases, 51
Anti-Rebate Law in New York, 15
Approaching Stranger, Act of, 11

BERKSHIRE Life, Dividends in 1907, 40
Berkshire Life Ins. Co., Dividend Calculation, 3
Business in Foreign Countries, 20

CARDINAL Duties, Three, 18
Certain Provisions for the Wife, 56
Certainty, Not a Possibility, 12
Cheap Stock vs. Life Insurance, 46
Church Affiliations, Value of, 19
Columbian National Life Dividend in 1907, 23
Commissions or Salaries, 41
Compendium of Official Life Ins. Reports, 10
Competitive Dishonesty, 51
Competitors to Work, Putting, 42
Completely Equipped Agent, A, 11
Concentration Essential, 51
Confidence Game and Some of Its Morals, A, 9
Confidence in Self, 46
Confidence in the Future, 16
Confidential Advertiser, Agent as, 11
Connecticut General Life, Dividends in 1907, 23
Connecticut General Life Insurance Company, Dividend Calculation, 3
Convinced by His Wife, 50
Creating Obligations, 21

DANGER of Shortening a Process, 45
Decision, Making a, 44
Des Moines Life, Dividends in 1907, 24
Determination Overcomes Obstacles, 5
Dividends, Annual and Deferred, in 1906, 1
Dividend, Annual and Deferred, in 1907, 23, 26, 39, 44
Dividends, Methods of Calculating, 2
Division, A Sensible, 11
Doubtful Protection, 16

EQUITABLE Life, Dividends in 1907, 40
Equitable Life Assurance Society, Dividend Calculation, 3
Equitable Life, Iowa, Dividends in 1907, 24
Estates, Life Insurance a Safeguard to, 7
Examiner, Utilizing the, 30

FAVORS Simple Protection, 51
Federal Supervision of Life Insurance, 54
Fidelity Mutual Life, Dividends in 1907, 24
Fidelity Mutual Life Insurance Company, Dividend Calculation, 3
Financial Unrest Benefits Life Insurance, 50
Fortune, First Step to, 19

GERMANIA Life Ins. Co., Dividend Calculation, 3
Germania Life, Statement to Texas Policyholders, 8
Good Will, The Value of, 39

HANDY Guide Supplement, I., 15
Handy Guide, Second Supplement, 44
Harvest, The Summer's, 20
Helpers, Little, 20
Hints to Life Agents, 44
Holiday Season Good for Business, 51
Home Life Ins. Co., Dividend Calculation, 4
Home Life Dividends in 1907, 39
Hughes, C. E., on New York Companies, 12

INSURANCE Business as a Profession, 31
Investment and Protection, 15

JOHN Hancock Mutual Dividends in 1907, 24

KINGSLEY, D. P., Address by, 16

LIFE Insurance—
Aggregates of Financial Standing and Business for 1906, 11
How Much Should a Man Carry? 12
Legislation, Recent, 33
Taxation, the Burden of, 38
Life Insurance the Best Savings Bank, 6
Life Insurance the Best Trust Deposit, 44
Life Insurance Crime, An Old, 19
Life Insurance, Two Decades of, 14
Limit of New Business, by New York Law, 56
Line of Least Resistance, 20
Local Agent, The, 48
Looking for Information, 50
Losing Track of a Customer, 18

MANHATTAN Life Ins. Co., Dividend Calculation, 4
Massachusetts Mutual Life Insurance Company, Dividend Calculation, 4
Massachusetts Mutual, Dividends in 1907, 40
Moral Hazard, What Constitutes, 6
Mutual Benefit Life, Dividends in 1907, 24
Mutual Benefit Life Insurance Company, Dividend Calculation, 4
Mutual Life, Dividends in 1907, 27
Mutual Life Ins. Co., Dividend Calculation, 4

NEW Code for Life Insurance Agents, A, 53
National Life of Vermont, Annual Dividends in 1907, 44
National Life Insurance Company of Vermont, Dividend Calculation, 4
New England Mutual Life, Dividends in 1907, 27
New Policies of the Union Central, 56
New Policy of the Phœnix Mutual Life, 56
New York State Laws, Rulings by O. Kelsey, 19
Northwestern Mutual Life, Dividends in 1907, 28
Northwestern Mutual Life Insurance Company, Dividend Calculation, 4

ON Various Kinds of Twisting, 49

PARTICIPATING and Non-Participating Business, 47
Pacific Mutual Life, Dividends in 1907, 27
Philosophy, Application of, 13
Phœnix Mutual, Dividends in 1907, 40
Policy Loans in Demand, 47
Presbyterian Ministers Fund, Dividends in 1907, 24
Prospects, Hints on Seeing, 43
Provident Life and Trust, Dividends in 1907, 28
Prudential Ins. Company, Dividends in 1907, 27
Prudential Insurance Company, New Contracts, 12
Prudential Insurance Company, Statement to Texas Policyholders, 7
Public Conscience, Awakening of, 6

RENEWAL Commission Calculations, 31, 32
Results of Putting Off, 52
Robertson Law in Texas, 15

SAFEGUARDING Wealth, 8
Saving, Systematic, 14
Selling Insurance, 52
Sell Policies on Their Merits, 51
Situation, Some Views on the, 25
Soliciting, Making Haste Slowly, 10
Solicitors' Creed, A, 7
Spectator Publications, 10, 14, 15, 31, 39, 44
Stimulation of Success, The, 46
Suicide, 26
Summer, Prevalent Diseases of, 7

TAXING Life Insurance, 20
Taxation of Life Insurance Premiums, The, 52
Thrifty Young Man, A, 52
Travelers Insurance Company, Dividends in 1907, 26
Tuberculosis in Schools, 22
"Twisting" Policies, 7

UNION Central Life, Dividends in 1907, 28
Union Mutual Life, Dividends in 1906, 1
Unique Transactions That Were Not Profitable, 17
United States Life, Dividends in 1906, 1

VICIOUS and Misleading Circular, A, 48

WASHINGTON Life, Dividends in 1907, 28
Washington Life, Dividends in 1906, 1
Wealthy Men, Insurance for, 29